Surveyor A	kian		IGNMENT (O	2/Asf3n2 specia	
	ing Rassila		AG1	D	ate/Time: 9.10.19 4.56p.m
Estimated Cost:			Bill to:		
/	TP RES / OD R	ESTEVATING SLT 1535 (		Insured:	SJE 6681A 90286516
at Workshop m	Butit Ave	suho moti ve		Tel: _	90286516
Policy No:			The second second second	m No:	
Sum Insured:			E	cess:	0.0.A. 9. 10. 1019
	REP. / REV 24	HRS Person (	ontacted: Mr		H.O.D. Endorsement:
Date/Time	Action/Instructi	17 - X	Estimate		
	SJE 6181	A- (53/5)	mo 19000043	T 19/13/22 -1	DOA - 31/0/12 - ADD
	F				

Weetend (\$

250

Peper Former:

Luprany/18/10 2,750/- 45

### Summer Lee (LKK Auto)

From:

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

Sent:

Wednesday, 9 October, 2019 4:56 PM

To:

Admin-D (LKKAuto)

Cc:

SUR; Justin Wong

Subject:

TPPD Survey: Claim ref:C10004239/KY || OI- SJE6681A (Grey) TP- SLT1535U ||

Est:0.00 || Leang Automotive

Hi Team,

We would like to arrange TP PRS for SLT1535U. They have chosen Mr. Adrian Ling to survey their clients vehicle.

Workshop information:

M/s Leang Automotive at 9028 6516

No. 1 Kaki Bukit Avenue 6 #01-68 Singapore 417883.

Please confirm. Thank you.

Regards,

Ivy Ratilla **Executive, Claims Admin** 

T +65 6540 2185 F +65 6725 0853

E ivy.r@budgetdirect.com.sg



Trusted

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.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

From: bonnie kwok < litigation@bonniekwok.com>

Sent: Wednesday, 9 October 2019 4:33 PM To: Ivy Ratilla <ivy.r@budgetdirect.com.sg>

Cc: Claims <claims@budgetdirect.com.sg>; Justin Wong <justin.wong@budgetdirect.com.sg>

Subject: Re: Urgent: Pre-Repair Inspection: Your Vehicle: SJE 6681 A; Our Ref: LeangAuto-SLT 1535 U; Accident

Involving SLT 1535 U & SJE 6681 A on 9 October 2019 || C10004239

Dear Sirs,

Our client agrees to Adrian Ling of LKK Auto Consultants Pte Ltd as the Single Joint Expert (SJE).

Please let us have his report in due course.

Kindly request for the SJE to contact the repairers, M/s Leang Automotive at 9028 6516 to make the necessary arrangements.

Regards, ST

#### BONNIE KWOK LLC

Advocates & Solicitors 101A Upper Cross Street #08-12 People's Park Centre Singapore 058358

TEL: 6536 6026 FAX: 6536 2279

email: litigation@bonniekwok.com

GST Reg. No.: 201203547Z

We do not accept service of documents by facsimile or email. Our business hours are from Mondays to Fridays from 9 am to 6 pm and we are closed on Saturday, Sundays and Public Holidays.

#### -- Email Disclaimer --

This message contains information that may be privileged and confidential. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please delete it from your system and notify the sender. You are advised to carry out your own checks on this message for computer viruses and other defects. Please note that we disclaim liability for any loss or damage caused by computer viruses and/or other defects.

From: bonnie kwok < itigation@bonniekwok.com>

Sent: Wednesday, 9 October 2019 2:59 PM To: Claims <<u>claims@budgetdirect.com.sg</u>>

Subject: Urgent: Pre-Repair Inspection: Your Vehicle: SJE 6681 A; Our Ref: LeangAuto-SLT 1535 U; Accident

Involving SLT 1535 U & SJE 6681 A on 9 October 2019

U	rg	е	nt
	4	23	

Dear Sirs,

We refer to the above matter.

We hereby give you 2 days' notice to conduct a pre-repair inspection of vehicle no. SLT 1535 U at M/s Leang Automotive, No. 1 Kaki Bukit Avenue 6 #01-68 Singapore 417883.

Regards,

ST

#### **BONNIE KWOK LLC**

Advocates & Solicitors

101A Upper Cross Street

#08-12 People's Park Centre

Singapore 058358

TEL: 6536 6026

FAX: 6536 2279

email: litigation@bonniekwok.com

GST Reg. No.: 201203547Z

We do not accept service of documents by facsimile or email. Our business hours are from Mondays to Fridays from 9 am to 6 pm and we are closed on Saturday, Sundays and Public Holidays.

-- Email Disclaimer --

This message contains information that may be privileged and confidential. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please delete it from your system and notify the sender. You are advised to carry out your own checks on this message for computer viruses and other defects. Please note that we disclaim liability for any loss or damage caused by computer viruses and/or other defects.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

1,591 cc

27-Aug-2019

Hyundai Avante 1.6A GLS

Rate, Call To Enquire Now!

HESTORY

Compare 🙆

\$73,800

\$6,830 /yr

5 Years Comprehensive Warranty. A Few Color Options. High Trade-In Available, In House Finance Available, Attractive Bank Interest

### > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Singapore NRIC
Owner ID:	043B
Vehicle Details is a second water and the control	
Vehicle No.:	SLT1535U
Vehicle to be Exported:	Yes
Intended Deregistration Date:	10 Oct 2019
Vehicle Make:	HYUNDAI
Vehicle Model:	AVANTE 1.6 AT ABS D/AB 2WD 4DR
Primary Colour:	White
Manufacturing Year:	2010
Engine No.:	G4FCAU851112
Chassis No.:	KMHDU41BMAU022454
Maximum Power Output:	89,7 kW (120 bhp)
Open Market Value:	\$10,525.00
Original Registration Date:	14 Feb 2011
First Registration Date:	14 Feb 2011
Transfer Count:	3
Actual ARF Paid:	\$10,525.00
Interpreta PART Reports Deltails	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	13 Feb 2021
PARF Rebate Amount:	\$5,788.00
Imamorkéo): Reinte Peints	
COE Expiry Date:	13 Feb 2021
COE Category:	A - Car (1600cc & below)
COE Period(Years):	10
QP Paid:	\$37,124.00
COE Rebate Amount:	\$4,983.00
Total Rebate Amount:	\$10,771.00

The information contained herein is correct as at 10 Oct 2019

#### SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to riplaed up the chams process
- 2. This Form must be completed by the Policyholder and/or the Authorised Univer-
- 3. Information provided must be as truthful and accurate as possible. Any will a marepresentation or witholding of material facts may allow insurance companies to regudiate 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 reterred 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.
- By the lodgement of this report to the insurers, you heraby consent to the and living of this report at the centre and aforesaid

### ACCIDENT STATEMENT

Date Of Report

09/10/2019 14:13

Date Of Accident

09/10/2019 06:50

Exact Location Of Accident

ALONG ANG MC KIO AVE 6BEFORE ST 24 TRAFFIC JUNC

Country/State of Loss

SINGAPORE

## DETAILS OF OWN VEHICLE

Vehicle Registration Mumber

SLT153511

insured/Policyholder

Name Of Registered Owner

YOW KOK KHEONG

NRIC No

S7804043B

Email Address

NOEMAIL

Mobile Phone No.

(LOCAL) +69-972 77614

Alternative Phone No.

OFFICE-97277614

Vehicle Particulars

Manufacturer

HYUNDAL

Model

HYUNDAI AVANTE

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

THIRD PARTY

Vehicle Category

PRIVATE HIRE

COMPREHENSI /E

#### Insurance Company

Name of Insurance Company

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage

NO

Fleet Policy Policy Number

5112361467

Cover Note Number

#### Driver

Name of Driver

YOW KOK KHECNG

NRIC No

\$78040435

Date Of Birth

04/02/1978

Occupation

OUTDOOR

Date Of Driving Pass

16/04/2008

Driving Experience

11 YEARS AND 5 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-97277614

Fax Number

Contact Number

EMail Address

NOPMAIL

Page 1 of 17

Address

APT BLK 304 ANG MO KIO AVENUE 1 #12-1127

560304

Postcode

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

OTHER - HIRER

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

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle)

4

involved in the accident Was any body injured in the Accident?

YES

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)

Passenger 1

NAME:

: UNKNOWN

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

REFER TO ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SJE6681A

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passoon Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Page 2 of 17

### DETAILS OF OTHER VEHICLE PROPERTY 2 SGM75, 9U Vehicle Registration Number Vehicle Make/Model/Colour Details Of Properties PRIVATE CAR Vehicle Category Name of Driver NRIC/Pa Contact Number Address Postcode Insurance Company Name Nature Of Damage No. Of Passenger (Including Driver) SGZ3221P Vehicle Registration Number Vehicle Make/Model/Colour Details Of Properties PRIVATE CAR Vehicle Category Name of Driver NEICE Contact Number Address Postcode Insurance Company Name Nature Of Damage No Of Post Hinn Oriver)

	DETAILS OF INJURED PERSON I
Name	YOW KOK KHEONG

Approximate Age

Injuries Sustain

Injured person in which vehicle?

SLT1535U

Were sear balls worm?

YES.

amourá los i

Address

APT BLK 304 ANG MO KIO AVENUE 1

#12-1127

Postcode

560304

#### Sketch Plan

#### IMPOSTANT NOTICE

- 1. Please report contests; the details of the actident to speed up that it is process.
- 2. This Parm must be goodaldfee by the Appropriate angles on with press down
- Aformation provided must be an <u>purificiant endicity in 2000 or any animal enterestable or an eliminating of twist and the purificial companies of employee and purificial companies of employee and purificial companies or employee.
  </u>
- The issue and ecceptance of this Form by insurance companies is not an armission of bolicy liquidity on the part of the insurance companies.
- 1 American respective times to refer and to the Palice for 19th the Palice
- The recontribution to this index by the bounces of the Stat Accomplianing control Centre established by the General Imparator Autopation of 3 helpotre IGNA for archiving and that cooled in the recommendation of the test by the second published by the General Imparator by Interested gainst
- 7 By the Edgment of this reported the insurers, you have a common to the own of Expression at the centre and to topics of the resorced optimize available of presely.
- 8. Consent Under the Personal Data Presention Att (920).

Funderstand, according due, agree and demand that

- (a) My Mouver, my workshop and Ste Separas Prayrance Association in Surgeoides, "Stat") may/are parameted to collect, use, classes and or process my personal delaphaneons information. For our process my personal delaphaneons information in the process of a parameter of the or passassed by my mayor (calledously me information) and displace and transfer such Personal information to all insurence in my mayor or mayor or mayor or in the collect and insurence insured and the collect and insurence in the accordance and any personal government are not because in the volumes. It was processed to the collection of Single or and any previous contents are not before the collection of the personal collection.
  - If processing harping and/or seeing with my claims in a discretization of the claims and any necessary investigations making in the claims.
  - (ii) investigating the provider and/er my delma.
  - (All derroing dut and for dealing with my instructions or revolvable to any enquiries by me)
  - fill instrumentations for means and along the ensure of some constance in alternate involves capable of horizontains, which could be included as a factor and some many constance of capable of the course of capable of the course of capable of the course o
  - on complying with applicable law in perpendicular, concerning fraction and an exercise, desired, sufferingly the "Purposes":
- (b) an insurerity who have trained vehicle(s) involved in this occording and the inviters' lewyers/lew firms, may/are permitted as colored, use interestance of occording Persons information for one of more of the volve Purposes; and
- (c) any Parsako information may be not displayed by any of the insurers unaffor GIA to their third party variety provides or agents/fediading their inverses and times, which may be \$1.00 outliers or Singapore, for one or more of the above flurposes.
- (6) the Paragram in Immedian will are a an earliested has used to carrying claim. It has be purpose of Paula department in present and will have been accounted.
- (b) intuition makes as collected under (2) filtras  $\pi_{T_0}$  in gradies a consider (
  - (i) to all interest and/or any other raises paymen that all the interest of modern gating the underlying frauding processing and gaternment and payments of the conformal for the purposes stated, equi-
  - (iii) Far towns in the requirements whose any regulations, take or too, adders,

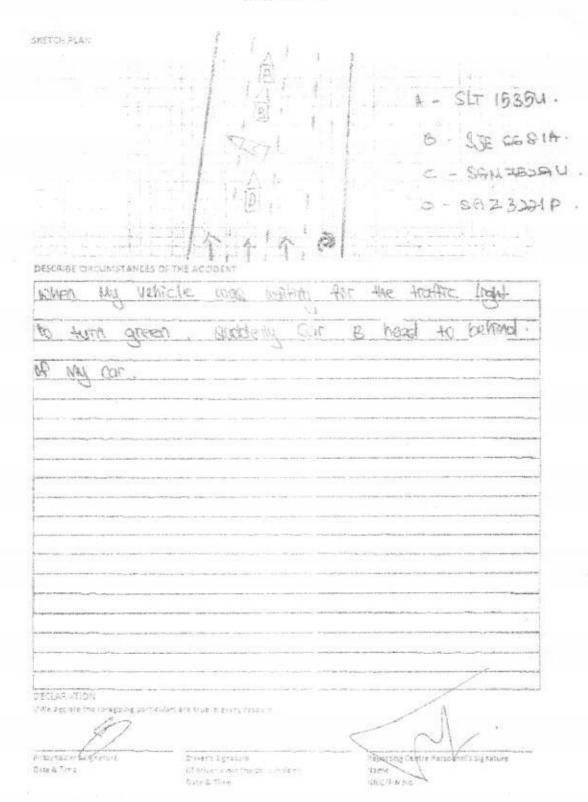
FOR STORY Once & These

2014/12/2012

of tenante native on beholds

Ha & Time:

Party Control Perception September 18 September 18 Control No.



SLT 1535U Hymderi Avante

TP Budget Direct. Shirley.

KMH D441BMA 4022454

489.10 / Rees Buyer & Ened 30 / Rear Bryer aigs. Nec 34×2=68 Reer Bryser Side Holder xoz New 129:30 Peer Briper Sporge and 256.80 Rees Buyer Reinforcement Deformed 66.8×2 = 133.60 Peer Buyer Reinforcement Stry x 02 Best 18 x 5 = 90 x Peer Buyer Rinforment Brucket x 05 m 280(SN) 200(SN) Revese Sessor Danyed 537.80 Peer End Panel Dented 180.80 Peer End Parel Top Garnish Deld (42)00 Reer End Parel Sentent ren 294.5x2=889 294.50 Taillup x 02 LH coulced 907.60 Bootlid Repris 118.60 + Bootlid Lock

Bootlid Woutherlipe

Bootlid Reflector x 02 169 + 192.8x2 = 385.60 + 2238.50 38 Hymdai Logo ? Avante Wording Nec S Emblem. 1791.15. 42 S.N. 260 39 175/44.20 Panel Beating Spany Painting Wiring.

To undesent

To remove reverse sensor

To remove upholslery

To transfer bootlid littings.

1390

150 50

150.X

7544.20

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:

total: 3441-12

1/5: 2750 050mps



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

### Affiliated to Federation Internationale Des Experts En Automobile

AUTO & GENERAL INSURANCE (S) PL

Ref:

CS/AGI19017842/Asf3n2

(BUDGET DIRECT INSURANCE) 190 CLEMENCEAU AVENUE #03-01

SINGAPORE SHOPPING CENTRESINGAPORE

230024

Date: 24-10-2019



3992	24		Code: AGI	
	West Ships	Policy Particular	s :- THIRD PARTY CLA	AIM
	Insured Veh.	SJE 6681A	Veh. Inspected	SLT 1535U
	Policy No.		Coverage (\$)	0.00
	Claim No.	C10004239/KY	Excess (\$)	0.00
	Assign From	IVY RATILLA	Assign Date	09/10/2019
2.		Vehicle Par	ticulars & Condition	
	Make & Model	HYUNDAI AVANTE	c.c	1591
	Engine No.	HIDDEN	Year of Reg.	2011
	Chassis No.	KMHDU41BMAU022454	Colour	WHITE
	Odometer	156213	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Cond	litions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	205/55 R16	WEST LAKE	6 mm
	L/H Front Tyre	205/55 R16	WEST LAKE	6 mm
	R/H Rear Tyre	205/55 R16	WEST LAKE	6 mm
	L/H Rear Tyre	205/55 R16	WEST LAKE	6 mm
4.		Descri	ption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	REAR PORTION.	
5.			eral Information	
	Accident Date	09/10/2019	Inspection Date	10/10/2019
	Survey held at	LEANG AUTOMOTIVE	•	
		BLK 1 KAKI BUKIT AVE 6 #01-68 AUTOBAY@ KAKI BI SINGAPORE 417883	UKIT	
5a.			Remarks	
	A)THE INSPECTI B)IN ACCORDAN	ON WAS CONDUCTED ON A" ICE TO YOUR INSTRUCTIONS	WITHOUT PREJUDICE" B , WE HAVE NOT AUTHOR	ASIS. RISED REPAIRS.
5b.			ate Days of Repair	
1	ESTIMATED NOF	RMAL PERIOD FOR REPAIR:	5 Working D	ays



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

# ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLT 1535U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	DEFORMED	489.10	489.10
	REAR BUMPER CLIPS	NECESSARY	30.00	30.00
	REAR BUMPER SIDE HOLDER @\$34.00	NECESSARY	68.00	68.00
	REAR BUMPER SPONGE	CRACKED	129.30	129.30
	REAR BUMPER REINFORCEMENT	DEFORMED	256.80	256.80
	REAR BUMPER REINFORCEMENT STAY @\$66.80	BENT	133.60	133.60
	REAR BUMPER REINFORCEMENT BRACKET @\$18.00	NOT NECESSARY	90.00	-
1	REAR END PANEL	DENTED	537.80	537.80
1	REAR END PANEL TOP GARNISH	DEFORMED	180.80	180.80
2	TAILLAMP @\$294.50	N/S CRACKED	589.00	294.50
	BOOTLID	TO REPAIR SEE LABOUR	907.60	
1	BOOTLID LOCK	NOT NECESSARY	118.60	-
1	BOOTLID WEATHERSTRIPE	NOT NECESSARY	169.00	
2	BOOTLID REFLECTOR @\$192.80	NOT NECESSARY	385.60	
- 1	HYUNDAI LOGO	NECESSARY	38.00	38.00
1	AVANTE WORDING	NECESSARY	42.00	42.00
	S EMBLEM	NECESSARY	39.00	39.00
	LESS 20% DISCOUNT			-447.78
		()	4,204.20	1,791.12
	SPECIAL NETT ITEMS			
	REVERSE SENSOR (SN)	DAMAGED	280.00	
3	REAR END PANEL SEALANT (SN)	NECESSARY	340.00	
	LABOUR		570.00	200.0
	PANEL BEATING.INCLUSIVE OF THE REPAIR OF BOOTLID.		1,200.0	600.0
	SPRAY PAINTING.		1,200.0	0 600.0
	WIRING.		50.0	0 30.0
	TO UNDERSEAL.		150.0	0 60.0
	TO REMOVE REVERSE SENSOR.		100.0	0 50.0
	TO REMOVE UPHOLSTERY.		150.0	0 50.0



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO TRANSFER BOOTLID FITTINGS.	NOT NECESSARY	150.00	
	TO HAND EN BOOKER THE TOTAL OF	**************************************	3,000.00	1,390.00
_	GRAND TOTAL		7,544.20	3,441.12

RECOMMENDED COST OF LUMP SUM REPAIRS	2,750.00
RECOMMENDED COST OF LUMP SOM ICE AND	
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/AGI19017842/Asf3n2

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.