

(Sum) - 23/10, 1/1/19

INS. CASE OWNER: BERNARD CC 4/AIG1901 7150, A W LKK: IDAC: 10/10/19  
Surveyor: ADRIAN DOI: 17/12/19 Date / Time: 10/10/19  
Registered in Merimen: 11/10/19

Pre-assign / CCU / FTE

Insured Vehicle No.: SLL 517X Claim No.: 1A718597596G  
Name of Insured: Low Yam Heng Policy No.:  
Insured Tel No.: HP: Make / Model :  
Excess Sec II :\$ D.O.A: 3/10/19 Place of Accident :  
Is driver the owner? (YES / NO) Nature of Accident :  
If NO, Driver Name / Age : OI GIA REPORT: YES NO : TP GIA REPORT: YES NO  
Driver Tel No.: (V/L: YES NO) Insured Liability: % Final ? Yes / No

INSRS: WSP: Tel: Liability: RMKS: THK  
INSRS: WSP: Tel: Liability: RMKS:  
INSRS: WSP: Tel: Liability: RMKS:  
INSRS: WSP: Tel: Liability: RMKS:

Date/Time	STAGE	DATE/PIC
	Non-Reporting hr (1st):	23/10/2019
	Non-Reporting hr (2nd):	
	Non-Reporting hr (Final):	11/11/2019
	Notification hr (if non-pickup):	
	Call OI:	
	After call hr to OI:	09/12/19-010
	Documentation Check List: Handler	Typist
	Notification hr (if non-pickup)	
	After call hr to OI:	
	Authorisation To Act:	
	Release Voucher:	
	Final Repair Bill:	
	Car Rental Invoice:	
	Towing Invoice:	
	LTA / GIA:	
	Medical Bill:	
	PIR:	
	Mandate/Reject Instruction:	
	LOD:	
	Payment Breakdown Form:	
	Post-Repair Photos:	
	Others:	
PRELIMINARY ADVICE Date/Time: Sent By: Confirm by:		
FINALIZATION Date/Time: Confirm with: Confirm by:		
Repair Cost: <u>116</u> \$5 850.00 (3 days) Reduction: <u>76</u> % Email <input type="checkbox"/> Call <input type="checkbox"/>		
FINAL SETTLEMENT Date/Time: <u>23/03/2020</u> Confirm with: <u>SHIMIN</u> Email <input checked="" type="checkbox"/> Call <input type="checkbox"/>		
Final Liability: % <u>100</u> (Agreed / Assessed) BOLA S/N No.: <u>NIL</u> If NO or B 28, Ass. Lia: <u>COI REVERSED</u>		
Repair Cost: (w/ass) \$5 909.50		
Loss of Rental (LOR): \$5 200.00 (2 days) X \$100.00		
Loss of Use (LOU): \$5 - (\$ x days)		
Loss of Income (LOI): \$5 - (\$ x days)		
LOR only <input checked="" type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LO <input type="checkbox"/> [Tick only one]		
GIA/LTA Search: \$5 2.00		
Medical: \$5 -		
Disbursement: \$5 - (e.g. Tow/ Independent)		
Legal Cost: \$5 -		
Total: \$5 1,111.50 Global Sum \$5: - 1) Claim status: <u>Normal/Reject/Private Settle</u>		
FINAL PAYMENT Date/Time: Confirm with: Email <input type="checkbox"/> Call <input type="checkbox"/> 2) Report Format: <u>1520.00</u>		
Payee 1: \$5 1,111.50 Name 1: <u>200 HAK KEE AUTO PTG LTD</u> 3) Survey fee: <u>1520.00</u>		
Payee 2: (Strike if N.A.) \$5 - Name 2: <u>-</u> 4) RA fee: <u>\$2.54 X 2</u>		
Payee 3: (Strike if N.A.) \$5 - Name 3: <u>-</u>		



ATTN: MOTOR CLAIMS DEPARTMENT  
 OWNER: SIM JEFFREY ANGUS  
 INSURER: AIG ASIA PACIFIC INSURANCE PTE. LTD  
 POLICY NO: 5112351073  
 DOA: 03/10/2019

# REPAIR ESTIMATE

Est No. : EST19120013  
 Date : 13-Dec-19  
 Vehicle Num : SJS7361T  
 Make/Model : TOYOTA VIOS E  
 Chassis # : MR053HY9305126054  
 Engine # : 1NZX955713  
 Yr. Of Manu : 2009

No.	Description	Qty	U/P	Amt
Section: LIST ITEMS				
1	Front Bumper <i>Del</i>	1.00	391.45	391.45 ✓
2	Front Bumper Reinforcement <i>Bent</i>	1.00	299.10	299.10 ✓
3	Front Bumper Top Grille <i>new</i>	1.00	399.40	399.40 +
4	Front Bumper Center Lower Grille <i>new</i>	1.00	120.40	120.40 +
5	Front Bumper LH Sensor <i>new</i>	1.00	65.30	65.30 x
6	Front Bumper LH Foglamp Cover <i>new</i>	1.00	435.10	435.10 x
7	Front Bumper Clips <i>new</i>	10.00	3.50	35.00 ✓
8	LH Headlamp Assy <i>new</i>	1.00	438.10	438.10 +
9	Front Logo Emblem <i>new</i>	1.00	65.30	65.30 ✓
10	Front Supprot Panel <i>new</i>	1.00	653.15	653.15 +

Amt S\$ 2902.30  
 Discount (20.00%) S\$ 580.46  
 Subtotal S\$ 2321.84

## Section: SPECIAL NETT ITEMS

11	Front Numer Plate With Cover <i>Bent</i>	1.00	50.00	50.00 ✓
				Amt S\$ 50.00
				Discount (0.00%) S\$ 0.00
				Subtotal S\$ 50.00

Continue on next page...

ATTN: MOTOR CLAIMS DEPARTMENT  
 OWNER: SIM JEFFREY ANGUS  
 INSURER: AIG ASIA PACIFIC INSURANCE PTE. LTD  
 POLICY NO: 5112351073  
 DOA: 03/10/2019

**REPAIR ESTIMATE**

Est No. : EST19120013  
 Date : 13-Dec-19  
 Vehicle Num : SJS7361T  
 Make/Model : TOYOTA VIOS E  
 Chassis # : MR053HY9305126054  
 Engine # : 1NZX955713  
 Yr. Of Manu : 2009

No.	Description	Qty	U/P	Amt
<b>Section: LABOUR</b>				
12	To Remove & Refit Bumper	1.00	150.00	150.00 +
13	To Remove & Refit Bumper Sensor	1.00	120.00	120.00 +
14	To Panel Beat on Necessary Damaged Parts	1.00	380.00	380.00 -250
15	To Sand Down, Putty and Spray Paint on Necessary Damaged Parts	1.00	480.00	480.00 200
				<b>Amt S\$ 1130.00</b>
				<b>Discount (0.00%) S\$ 0.00</b>
				<b>Subtotal S\$ 1130.00</b>

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:

Admin L  
 2/s 17/12/19  
 03 days ✓

total: 1093.13.  
 4/s: 850 ✓

**LIST ITEMS Subtotal S\$ 2321.84**  
**SPECIAL NETT ITEMS Subtotal S\$ 50.00**  
**LABOUR Subtotal S\$ 1130.00**  
**Total S\$ 3501.84**

BLK 3007 UBI ROAD 1 #01-406, SINGAPORE 408701  
 BLK 3014 UBI ROAD 1 #01-324, SINGAPORE 408702

TEL: 6743 1913 FAX: 6743 5234  
 EMAIL: admin@jhk.com.sg

CO/GST REG NO: 201300082W  
 WEBSITE: www.jhk.com.sg

bizSAFE<sub>3</sub>

PRE-REPAIR INSPECTION REQUEST – SJS7361T vs SLL517X (OI) on D.O.A.: 03/10/2019

From: Hor, Yinnul

To: 'ar.ignments@jkkauto.com'; Admin A (admin-a@jkkauto.com)

Cc: Fong, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Lim, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerthan; Subramaniam, Divyashni

Sent: 10/10/2019 11:19:58 AM

Attachments: SAS REPORT.pdf SAS REPORT.PDF

Hi,

Please refer to the enclosed request from **Joo Hak Kee Auto Pte Ltd.**

Kindly carry out Policy coverage verification first before conducting the pre-repair inspection within 48 hours

If you have any queries/concerns, please let us know.

Kindly assist to assign **Adrian Ling** as Single Joint Expert as requested.

Thanks & Regards,

Hor Yin Rul (Viviane)

AIG

FNOL Adjuster I

Singapore FNOL | Claims Operations – Auto

Tel: 8001206556 | Ext: 1002208

[yinnul.hor@aig.com](mailto:yinnul.hor@aig.com) | [www.aig.as](http://www.aig.as)

From: shimin poh [mailto:shimin@jhk.com.sg]

Sent: Thursday, October 10, 2019 10:26 AM

To: Hor, Yinnul

Cc: Fong, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Lim, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerthan; Subramaniam, Divyashni

Subject: [EXTERNAL] Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLL517X AND SJS7361T ON 03/10/2019

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

Dear Yinnul:

We would like to choose adrian from LKK, Veh not in. and would also like to check liability for this case, please advise the case handler.

Thank You !

Bridget Poh (Shimin)

Joo Hak Kee Auto Pte Ltd

Blk 3007 Ubi Road 1

#01-406 Singapore 408701

Office: 67431913

On Thu, Oct 10, 2019 at 10:21 AM Hor, Yinnul <[yinnul.hor@aig.com](mailto:yinnul.hor@aig.com)> wrote:

This is a secure, encrypted message. To read it, open the attachment.

这是安全加密信息。如要阅读此信息。请开启附件。

นี่คือการรักษาความปลอดภัยข้อความที่เข้ารหัสลับ เพื่ออ่านมัน  
โปรดเปิดไฟล์แนบมา

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

Ini adalah pesan, aman terenkripsi. Untuk membacanya,  
membuka attachment.

[Click here](#) by 2019-10-17 10:21 +08 to read your message.  
After that, open the attachment.

[More info](#)

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12:06pm @ 10/10/19  
VNI  
p: shimin

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of 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.

From: Yinnu.Hor@aig.com

To: shimin@jkh.com.sg

Cc: Andy-SY.Fong@aig.com, Lee-Ying.Chin@aig.com, NoorMariessa.AbuKassim@aig.com, Syazaidina.Azlan@aig.com, yakeshi.chan@aig.com, ShengYang.Lim@aig.com, Aashweerjeetkaur.Mithoosingh@aig.com, Theerthan.Parthiban@aig.com, Divyashni.Subramaniam@aig.com

Subject: aigancrypt PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLL517X AND SJS7361T ON 03/10/2019

Date: Thu, 10 Oct 2019 02:20:44 +0000

Without Prejudice

Your Reference : SJS7361T

Our Reference : SLL517X

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

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

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

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

Thanks & Regards,

Hor Yin Rui (Viviane)

AIG

FNOL Adjuster |

Singapore FNOL | Claims Operations – Auto

Tel: 8001206556 | Ext: 1002208

Yinnu.Hor@aig.com | www.aig.sg

From: shimin poh (mailto:shimin@jkh.com.sg)

Sent: Wednesday, October 09, 2019 5:44 PM

To: AIG SGP, Claims-Survey

Cc: Kelvin Teo

Subject: [EXTERNAL] NEW THIRD PARTY DIRECT SETTLEMENT VEH NO : SJS7361T / SLL 517X DOA 03/10/2019

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

Dear Sir/Mdm,

Kindly arrange pre-repair survey for the above and if possible would like to do direct settlement.

Please provide us your list of surveyors for our selection.

We would also like to check the liability of this case before survey.

Attached is the accident report for your reference and we're currently in the midst of preparing the estimate.

Thank you and hope to hear from you soon.

Thank You !

Bridget Poh (Shimin)  
Joo Hak Kee Auto Pte Ltd  
Blk 3007 Ubi Road 1  
#01-406 Singapore 408701  
Office: 67431913



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG19017950/hb3

15 October, 2019

**Low Yam Heng**  
112 Punggol Walk  
#16-27  
Singapore 828766

Dear Sirs/Madam,

**ACCIDENT INVOLVING SJS 7361T AND SLL 517X ON 03/10/2019 ALONG/ AT OASIS @SAKRA (JURONG ISLAND) MSCP**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Vic Alpeh Sanghilan  
Claims  
Tel : 6841 2096  
Fax: 6741 4108  
Email : [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

*c.c. Claims Manager  
AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)*





Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG19017950/hb3

23 October 2019

By Registered Mail  
First Reminder

**Low Yam Heng**  
112 Punggol Walk  
#16-27  
Singapore 828766

Dear Sir,

**ACCIDENT INVOLVING SJS 7361T AND SLL 517X ON 03/10/2019 ALONG/ AT  
OASIS @SAKRA (JURONG ISLAND) MSCP**

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

Please note that you had been notified by our via mail by post from our office on 15/10/2019

Kindly proceed to lodge your accident report immediately, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

To enable us to look into the matter immediately, please let us hear from you within fourteen (14) days from date of this letter (by 08/11/2019).

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

Yours faithfully,

Vic Alpeh Sanghilan  
Claims  
Tel : 6841 2096  
Fax: 6741 4108  
Email : [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c     *Claims Manager*  
         *AIG Asia Pacific Insurance Pte. Ltd*  
         *(Motor Claims Dept)*



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG19017950/hb3

11 November 2019

By Registered Mail  
(FINAL REMINDER)

Low Yam Heng  
112 Punggol Walk  
#16-27  
Singapore 828766

Dear Sir/Madam

**ACCIDENT INVOLVING SJS 7361T AND SLL 517X ON 03/10/2019  
ALONG/ ATOASIS @SAKRA (JURONG ISLAND) MSCP**

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

Please note that you had been notified by our via mail by post from our office on 16/10/2019 & 23/10/2019.

Kindly proceed to lodge your accident report immediately, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centers. For the listing of AIG reporting centers, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

To enable us to look into the matter immediately, please let us hear from you within fourteen (14) days from date of this letter (by **27 November 2019**).

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

Yours faithfully,

Vic Alpeh Sanghilan  
Claims  
Tel : 6841 2096  
Fax: 6741 4108  
Email : vicalpeh@lkkauto.com

c.c     Claims Manager  
         AIG Asia Pacific Insurance Pte. Ltd  
         (Motor Claims Dept)

To : Traffic Police – Deputy Head, Investigations Department  
Fax : 65474885

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ONLY FOR ACCIDENTS IN SINGAPORE

**NON-INJURY MOTOR ACCIDENT REPORT SCHEME**  
**FORM ON NON-REPORTING BY INSURED**

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows: -

Date of accident : 03/10/2019  
Time of accident : 13:00  
Place of accident : OASIS @SAKRA (JURONG ISLAND) MSCP  
Third Party's name : SIM JEFFREY ANGUS  
Third Party's vehicle number : SJS7361T  
Our insured's name : LOW YAM HENG  
Our insured's vehicle number : SLL517X  
Our insured's NRIC number : NIL  
Our insured's address : 112 PUNGGOL WALK #16-27 SINGAPORE  
828766  
  
Our Insured's telephone number : 9785 0293

A letter dated **(23/10/2019)** was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter.  
(Please cite our reference number: **(CC4/AIG19017950/hb3)**)

Name and address of insurance company : AIG ASIA PACIFIC INSURANCE PTE LTD  
78 SHENTON WAY  
#08-16  
Singapore 079120

Name of contact person : Vic Alpeh Sanghila  
Contact Number : 6841 2096 Fax: 6741 4108  
Date : 11/11/2019

## Print Received Message

This mail is associated with :

**\*SJS7361T (1471859759SG)**

**[SLL517X]**

TP

SIM JEFFREY ANGUS

Oct 3 2019 1:00PM

[Low Yam Heng]

Joo Hak Kee Auto Pte Ltd

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 19/03/2020 16:46 PM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (S\$1211.50) - SJS7361T - Claim Handler: Ler, Bernard-JQ

Approved:1211.50:Cost of Repair : \$909.50 Loss of Rental : \$300.00 3 days @ S\$ 100/day LTA/ GIA Search Fee :  
\$2.00 Total : \$1,211.50

**SATISFACTION AND DISCHARGE VOUCHER**  
**维修后满意度券**

To: Joo Hak Kee Auto Pte Ltd  
Blk 3007 Ubi Road 1  
#01-406 Singapore 408701

and/or

To: Motor Claims Department

Claim ref no:  
Policy No:  
Date:

I/we, hereby certify that the repairs to my/our vehicle bearing registration number 9367361T which was involved in an accident on 31/05/2019 along Oasis @ Sakra (Jurong Island) has been completed by Joo Hak Kee Auto Pte Ltd to my/our satisfaction. I/we agree that payment to Joo Hak Kee Auto Pte Ltd for such repairs shall be in full satisfaction and discharge of all claims which I/we may have in respect of our mentioned vehicle and said policy number insured by NTUC Income Insurance MSCP

Dated this day of 18 month of 12 year 2020

Signed by owner/ driver  
(with chop if applicable)

Name: \_\_\_\_\_

NRIC/Coy Reg No: \_\_\_\_\_

Signed by witness

Name: Bridget Poh

Nric: \_\_\_\_\_



**Vic (LKKAUTO)**

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**From:** shimin poh <shimin@jhk.com.sg>  
**Sent:** Thursday, 26 March, 2020 5:35 PM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A  
**Subject:** Re: Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLL517X AND SJS7361T ON 03/10/2019 | 1471859759SG-003 - LKK REF CC4/AIG19017950/Ahb3  
**Attachments:** doc20200326172514.pdf

Dear All:

Please refer attached as requested.

Thank You !  
Bridget Poh (Shimin)  
Joo Hak Kee Auto Pte Ltd  
Blk 3007 Ubi Road 1  
#01-406 Singapore 408701  
Office: 67431913

On Mon, Mar 23, 2020 at 1:57 PM Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)> wrote:

Without Prejudice

Dear Shimin,

We refer to your below email.

On a without prejudice basis and without admission of any liability to our Insured's part, we confirm acceptance of your offer for **\$1,211.50 (all in)** as per your LOD.

Kindly chop and sign the attached DV and forward back a copy to us **together with a copy of AUTHORIZATION TO ACT LETTER AND RENTAL AGREEMENT duly signed by the OWNER** for our principal to process the payment.

Thank you.

*"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement*

should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

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**From:** Vic (LKKAuto)

**Sent:** Monday, 24 February, 2020 3:14 PM

**To:** shimin poh

**Cc:** Admin A; Vic (LKKAuto)

**Subject:** RE: Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLL517X AND SJS7361T  
ON 03/10/2019 | 1471859759SG-003 - LKK REF CC4/AIG19017950/Ahb3

Without Prejudice

Dear Shimin,

Received with thanks.

We noted that the name and signature on the Rental Agreement and Invoice is under the Driver, and not the registered owner of the vehicle.

...CLAIM SUBFOLDER...(Pending for Survey Report)  
Fastlane

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	11 Oct 2019 <a href="#">Edit Reg</a>		10 Oct 2019 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$850.00</b> <a href="#">Edit Estimates</a>	<b>S\$850.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main

Reference

Claim Details

Documents

Show All

CLAIM SUBFOLDER DETAILS

[Created by adjuster]

Insured:

Low Yam Heng, ID: -

Main Claimant:

SIM JEFFREY ANGUS, ID: S27677008

Vehicle Reg. No.:

SJ57361T

Date of Loss:

03/10/2019 13:00 - :59  
[121 Months and 2 Days From LTA Reg Date (Man Yr)]

Claim Type:

TP / 1471859759SG

Policy/Cover Note No.:

2100500565-02 (Comprehensive)

Vehicle Reg. No. (Insured):

SLL517X

Policy No. (Claimant):

5112351073

Excess:

Repairer:

Joo Hak Kee Auto Pte Ltd (HQ) Blk 3007 Ubi Road 1, #01-406, 408701 Ubi - Tel: 67431913

Handling Insurer:

AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Ler, Bernard-JQ]  
BernardJiQian.Ler@aig.com

Claimant's Insurer:

NTUC Income Insurance Co-operative Ltd (HQ) - Tel:

Adjuster:

LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ADRIAN LING] ... [Final Rpt due 22/10/2019]

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

AIG\_SG\_EXPRESS (19/03/2020): Alert - Adj Mandate Approved (S\$1211.50) - SJ57361T - Claim Handler: Ler, Bernar...

AIG\_SG (14/10/2019): NO OI GIA REPORT

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									



Claim Documents

\*SJS7361T (1471859759SG)  
[SLL517X]  
TP  
SIM JEFFREY ANGUS  
Oct 3 2019 1:00PM  
[Low Yam Heng]  
Joo Hak Kee Auto Pte Ltd

Upload Documents

Upload Photos

Compose New Letter

Upload Video

Upload Audio

View

View in Browser

Letters/Correspondences

1 per page

No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	(Draft)	Third Party Express Settlement - Payment Breakdown	<div>1</div> Edit	

Photos/Images

1 per page

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	19/02/20 10:30	General View	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
2	19/02/20 10:30	General View	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
3	19/02/20 10:30	General View	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
4	19/02/20 10:30	General View	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
5	19/02/20 10:30	General View	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
6	19/02/20 10:30	General View	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
7	19/02/20 10:30	Reinspection Photo	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
8	19/02/20 10:30	Reinspection Photo	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
9	19/02/20 10:30	Reinspection Photo	<div>1</div> Load JPG	<input checked="" type="checkbox"/>
10	19/02/20 10:30	Reinspection Photo	<div>1</div> Load JPG	<input checked="" type="checkbox"/>

Documentation

1 per page

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	11/10/19 12:58	EMAIL FROM AIG DD 10102019.	<div>1</div> Load PDF	
2	11/10/19 12:58	TP GIA REPORT	<div>1</div> Load PDF	
3	15/10/19 11:55	Ltr to Insured -non reporting	<div>1</div> Load PDF	
4	11/11/19 10:14	Final Reminder Letter	<div>1</div> Load PDF	
5	11/11/19 10:15	Traffic Police (Non-Reporting)	<div>1</div> Load PDF	
6	09/12/19 16:17	EMAIL TO OI	<div>1</div> Load PDF	
7	09/12/19 16:17	LETTER TO OI	<div>1</div> Load PDF	
8	24/02/20 10:56	TP ESTIMATE - FINALIZED	<div>1</div> Load PDF	
9	27/02/20 12:12	LOD	<div>1</div> Load PDF	
10	27/02/20 12:12	GIA SEARCH	<div>1</div> Load PDF	
11	26/03/20 18:13	EMAIL FROM TP	<div>1</div> Load PDF	
12	26/03/20 18:18	TP RENTAL AGREEMENT	<div>1</div> Load PDF	
13	31/03/20 10:04	EMAIL FROM TP	<div>1</div> Load PDF	
14	31/03/20 11:59	TP RENTAL INVOICE	<div>1</div> Load PDF	
15	01/04/20 09:59	WORKSHOP INVOICE	<div>1</div> Load PDF	
16	01/04/20 09:59	AUTHORISATION TO ACT FORM	<div>1</div> Load PDF	
17	01/04/20 09:59	Release Voucher	<div>1</div> Load PDF	
18	01/04/20 10:00	RENTAL RECEIPT	<div>1</div> Load PDF	
19	01/04/20 10:00	Registered Mail Fee	<div>1</div> Load PDF	
20	01/04/20 10:00	GIA SEARCH	<div>1</div> Load PDF	

No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	26/11/19 15:17	OI GIA REPORT	<div>1</div> Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST

Reset

Save

Print

There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

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v

Show Remarks To: ☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

THIRD PARTY EXPRESS SETTLEMENT  
(PAYMENT BREAKDOWN)

Vehicle No:	SLL517X (Insd veh)	Model:	TOYOTA VIOS 1.5 (A)
	SJS7361T (TP veh)		
Date of Accident:	03/10/2019		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	:	\$	3,746.97
Final Repair Cost	:	\$	909.50
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	200.00 2 days
LTA / GIA Search Fee	:	\$	2.00
Others:	:	\$	0.00
	:	\$	
Final Settlement Sum	:	\$	1,111.50
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)			
A) For Non GIA Registered Workshop:		Agreed Liability _____ 100 _____ (%)	
B) For GIA Registered Workshop:		BOLA Applicable: Yes/ No BOLA Scenario No: _____	
BOLA Liability: _____ (%)		Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks _____			

Payment Instruction: Payee's Breakdown			
1)	Joo Hak Kee Auto Pte Ltd	:	\$ 1,111.50
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

01 Apr  
2020

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report;  
Medical Report/ Bill (if any)

**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:** CC4/AIG19017950/AHA3Q2  
**Date:** 01/04/2020

### REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100500565-02  
**Claimant**  
**Vehicle No :** SJS7361T **Insured Vehicle No :** SLL517X  
**Date of Loss:** 03/10/2019 **Nature of Claim:** TP **Claim No:** 1471859759SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SJS7361T**  
 Make & Model: TOYOTA VIOS, 1.5 (A) Engine No: 1NZX955713  
 Reg. Date: 01/09/2009 (Man. Year: 2009) Chassis No: MR053HY9305126054  
 Colour: Grey Odometer: 167181 km  
 Engine Capacity: 1497 cc  
 Market Value/New Car Price: N/A  
 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: No Pre-accident Condition: Yes

### CONDITION OF TYRES

Front Tyre Size: 185/60 R15 Rear Tyre Size: 185/60 R15  
 Front Left Side: Michelin 6 mm Rear Left Side: Michelin 6 mm  
 Front Right Side: Michelin 6 mm Rear Right Side: Michelin 6 mm

*The above values represent the remaining tyre treads depth*

<b>COST OF CLAIMS</b>	<b>Repairer's</b>	<b>Adjuster's</b>	<b>Difference</b>	<b>Diff %</b>
Parts	2,371.84	643.14	1,728.70	72.88
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,130.00	450.00	680.00	60.18
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>3,501.84</b>	<b>1,093.14</b>	<b>2,408.70</b>	<b>68.78</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>850.00</b>		
(S\$)	3,501.84	850.00	2,651.84	75.73
<b>+ GST 7.00/7.00% (S\$)</b>	<b>245.13</b>	<b>59.50</b>	<b>185.63</b>	<b>75.73</b>
<b>Nett Amount (S\$)</b>	<b>3,746.97</b>	<b>909.50</b>	<b>2,837.47</b>	<b>75.73</b>
<b>+ Car Rental (2.0 x S\$100.00/day) (S\$)</b>		<b>200.00</b>		
<b>+ Doc/Search Fee (S\$)</b>		<b>2.00</b>		
<b>Nett Liability (S\$)</b>		<b>1,111.50</b>		

### INSPECTION

Date of Assignment: 10/10/2019  
 Date Inspected: 17/12/2019 Inspected At: Joo Hak Kee Auto Pte Ltd (HQ)  
 Blk 3007 Ubi Road 1, #01-406  
 Singapore 408701  
 Estimated Period of Repair: 3.0 days

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**Adjuster:** ADRIAN LING

**Manager:** VIC ALPEH

*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

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Deformed	391.45 FL	*391.45 FL
2	1		*FRONT BUMPER REINFORCEMENT	Bent	299.10 FL	*299.10 FL
3	1		*FRONT BUMPER TOP GRILLE	Not Necessary	399.40 FL	*- FL
4	1		*FRONT BUMPER CENTER LOWER GRILLE	Not Necessary	120.40 FL	*- FL
5	1		*FRONT BUMPER LH SENSOR	Not Necessary	65.30 FL	*- FL
6	1		*FRONT BUMPER LH FOGLAMP COVER	Not Necessary	435.10 FL	*- FL
7	10		*FRONT BUMPER CLIPS	Necessary	35.00 FL	*35.00 FL
8	1		*LH HEADLAMP ASSY	Not Necessary	438.10 FL	*- FL
9	1		*FRONT LOGO EMBLEM	Necessary	65.30 FL	*65.30 FL
10	1		*FRONT SUPPORT PANEL	Not Necessary	653.15 FL	*- FL
11	1		*FRONT NUMBER PLATE WITH COVER	Bent	50.00 FS	*50.00 FS
F=Franchise part. S=SpcNett. L=ListItemDisc.						
Sub Total (\$\$)					2,952.30	840.85
- List Item Discount on L Items 20.00/25.00% (\$\$)					580.46	197.71
Total Parts (\$\$)					2,371.84	643.14

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TO REMOVE & REFIT BUMPER	New	150.00	0.00
2	TO REMOVE & REFIT BUMPER SENSOR	New	120.00	0.00
3	TO PANEL BEAT ON NECESSARY DAMAGED PARTS	New	380.00	250.00
4	TO SAND DOWN ,PUTTY AND SPRAY PAINT ON NECESSARY DAMAGED PARTS	New	480.00	200.00
Gross Labour Cost (\$\$)			1,130.00	450.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >