SAMPUDO:		_ABSIGN	AGT (Office)	De	steffine: ISI10/	20193
Estimated Cos	1: 3		Bill to:			
D TP WS	7TP RES / OD RI	ES / EVA / INV / MY				
lo Inspect Ve	hicle No:	3168	414	Insured:	SKV1470	Z
it Workshop i	n/s:	Massive Tr	uding	Tel:	9108 272	8
ofb	BIK 50	38 AMK Ind.	Park 2 # 0	1-405		
Policy No.			Claim No:	C10	004271/	LA
Sum hisared;			Excess			
				D	0161 A.O.	aula
Client's Bacori	0	HRS			H.O.D. Fudopement:	
Client's Record) REP. REV 24	HRS Person Contact				
CHenc's Bacors CA / REV Date/Time:	REP. / REV 24 A:30pm3 Is II	Pernon Contact			H.O.D. Sudorsement:	
CHenc's Encore CA / REV Date/Time:	ASOPTO IS LA	Person Control			H.O.D. Sudorsement:	
CHenc's Bacors CA / REV Date/Time:	Action/Instruction	Person Control 1 Shmidl			H.O.D. Sudorsement:	
Date/Time	Action/Instruction	Person Control 1 Shmid	ad: Andhar	y ve	H.O.D. Suckeysement:	*
Clienc's Record CA / REV Date/Time	Action/Instruction	Person Control 1 Shmidl	ad: Andhar	y ve	H.O.D. Suckeysement:	

ASS. REC. BY:	G1/
	ASSIGNMENT
From: Date:	Veh No: STE84120 Yr Regn; 04, 1
Estimated Cost	Type: M.Carl M.Cycle / Bus / Van / Lorry / Taxl / Prime Mover /
OD ITP I WS I TP RES I OD RES I EVA / INV I MY	Truck / Trailer or
To inspect Vehicle No:	Make: Me -4 - 102
at Workshop m/s	William D. D.
01	San
Insured	Eng/No:
Policy No.	
Claims No.	- 100 0160317R 7003
Sum Insured: Excess:	Gen. Cond: Good? Fair / Poor / Burnt
(Client's Record)	Steering: Inotder / Jammed / Leaked / Burnt or
Make of Veh:	Brake: Indider / Jammed / Leaked / Burnt or
	Modi: NII / SIRIm / STD A/Rim or
(Policy Condition)	Tyre Size: F: 245/40R1
Remark: The veh had commenced its N/S	R: 265/35RIP
repair at the time of inspection.	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SILIUI /
Bal. or Market Value:	TOYO/YOKO or
NEW ASSESSMENT OF THE PROPERTY	Eroni () Rear
THE OF MO	R/Bai. d mm R/Bai. d mm
- The state of the	L/Bal. mm L/Bal
	D.O.A 12/10/19 D.O.I 15/10/19
J- W O'RE THE OF NO	Survey held at
CA / REV / REP. / 24 HRS	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
Date:Person Contacted: Vehicle: 1	INTOUT OIS Rea_
Date / Time Action / Instruction	The U/C / Chassis frame / Body Structure affected due to collision.
/ Fix poss to	25 extractic 25 extra
GAD EN NOT redy	
DECEN	/EID 3 OCT 2019
KLUEHV	P1111 001 2019
Ma/Time, File Piscs 107 : Prell. Report	
Outro Transc	Days Of Repair: 3
staffere, File Return 107	Resurvey No. of Trip: \ Survey Fee:
GPS/S	Transportation:
Add	Fee: : Site Insp (\$) _ s - Rs _ si
	Listanda de
port Format	Interview (\$) Fintos
sport Format :	Tech Invs (\$) Fintos
imp(Sum / I.B.I: (S 1500)-	Tech Invests

Nivitha (LKK Auto)

From:

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

Sent:

Tuesday, 15 October 2019 3:29 PM

To:

Admin-D (LKKAuto)

Cc:

SUR; Loganathan Agoram

Subject:

TPPD Survey: Claim ref: C10004271/LA || OI- SKV1470Z (White) TP- SJE84U ||

Est:0.00 || Massive Trading & Auto

Attachments:

TP PRS from TKSL.pdf

Hi Team,

We would like to arrange TP PRS SJE84U. They have chosen Mr. Kenneth Kong to survey the vehicle.

Please confirm. Thank you.

Regards,

Ivy Ratilla Executive, Claims Admin

T +65 6540 2185 F +65 6725 0853

E ivv.r@budgetdirect.com.sq





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.sq

auto 🗞 general

Auto & General Insurance (Singapore) Pte. Limited (Co. Reg. No. 201626103G) trading as <u>Budget</u> <u>Direct Insurance</u>.

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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: Janice Kee <janice.kee@ksteoptr.com> Sent: Tuesday, 15 October 2019 10:02 AM To: Ivy Ratilla <ivv.r@budgetdirect.com.sg>

Cc: Claims <claims@budgetdirect.com.sg>; Anthony Cheong <cheonganthony@yahoo.com.sg>; Loganathan Agoram

<loganathan.a@budgetdirect.com.sg>

Subject: Re: Pre Repair Survey for SJE 841 U (Your Ref: SKV 1470 Z Our Ref: TKSF/M492-ACC-42658.19/sf) | |

C10004271

Without Prejudice

Dear Ivy

Our client has agree to the usage of Mr Kenneth Kong from LKK Auto Consultants Pte Ltd as the Single Joint Expert to conduct the Pre-Repair Survey.

Kindly proceed to engage Mr Kenneth Kong from LKK Auto Consultants Pte Ltd to perform the said Pre-Repair Survey in accordance to the NIMA Protocol.

Thank you.

Regards,
Janice Kee
c/o Teo Keng Siang LLC
111 North Bridge Road,
#29-07/08 Peninsula Plaza,
Singapore 179098
Tel: 6333 4222 Fax: 6333 5676

From: Janice Kee < janice.kee@ksteoptr.com>

Sent: Monday, 14 October 2019 6:19 PM

To: Claims < claims@budgetdirect.com.sg >; Ivy Ratilla < ivy.r@budgetdirect.com.sg >; Justin Wong

justin.wong@budgetdirect.com.sg>; Julie Mangubat <julie.m@budgetdirect.com.sg>

Ce: Anthony Cheong < cheonganthony@yahoo.com.sg>

Subject: Pre Repair Survey for SJE 841 U (Your Ref: SKV 1470 Z Our Ref: TKSF/M492-ACC-

42658.19/sf)

Dear Sir

We attach herewith our Pre-repair survey letter for your attention.

Kindly let us have the surveyor list for our attention.

Thank you.

Regards,

Janice Kee

. c/o Teo Keng Siang LLC

111 North Bridge Road, #29-07/08 Peninsula Plaza, Singapore 179098 Tel: 6333 4222 Fax: 6333 5676

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张景祥大律師樓

Teo Keng Siang LLC

Advocates & Solicitors . Notary Public . Commissioner For Oaths

111 North Bridge Road #29-07/08 Peninsula Plaza Singapore 179098 ROC: 201510228C GST Reg No.: 201510228C Tel: 6333 4222 Fax: 6333 5676 / 5688 Email: KSTEOCO@singnet.com.sg

(FAX - NOT FOR SERVICE OF COURT DOCUMENTS)

: 6333 4222 (ext 60) : 6333 5676 / 6333 5688

Email: janice.kee@ksteoptr.com

BY FAX: (65) 6725 0853 & BY HAND

Secretary in charge: Janice

WITHOUT PREJUDICE

Our Ref

: TKSF/M492-ACC-42658.19/sf (mc)

Your Ref

: SKV 1470 Z

Date

To:

: 14 October 2019

14 October 2019

Auto & General Insurance (Singapore) Pte Ltd 190 Clemenceau Avenue

#03-01, Singapore Shopping Centre

Singapore 239924 Attn: Motor Claims Dept

cc:

Koh Thong Chuang (Owner & Driver)

7 Rivervale Link

#08-46

Singapore 545125

BY POST ONLY

Fax

Dear Sirs

RE: ACCIDENT INVOLVING SJE 841 U / SKV 1470 Z ON 12/10/19 ALONG BEGONIA DRIVE TAMARIND ROAD

We are instructed by Tan Hong Joo to notify you of a road traffic accident 12/10/19 at about 12:40 hours at ALONG BEGONIA DRIVE TAMARIND ROAD involving our client's vehicle registration number SJE 841 U and vehicle registration number SKV 1470 Z driven by you at the material time. A copy of our client's Singapore accident statement is enclosed. Kindly let us have a copy your Singapore accident statement report on an urgent basis.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurer would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

Please note that our client's motor vehicle SJE 841 U is now at the following workshop:-

Massive Trading & Auto

Blk 5038 Ang Mo Kio Industrial Park 2

#01-405

Singapore 569541

Contact: 9108 2728 Anthony

Yours faithfully,

M/s Teo Keng Siang LLC

encs

Teo Keng Sinng LL.M(Singapore), LL.B (Houx) (Singapore) **Survey was conducted by:-

Name of Surveyor:

Date of Survey:

Time of Survey:

Signature

Wong Yang Sheng, Kenneth LL. B (Hons) University of Bristol

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
 This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any willul misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for Investigation.
 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the central and to copies of the report being made available. aforesaid.

使用名词称的	ACCIDENT STATEMENT
Date Of Report	14/10/2019 15:07
Date Of Accident	12/10/2019 12:40
Exact Location Of Accident	BEGONIA DRIVE TAMARIND RD
Country/State of Loss	SINGAPORE
to be a second of the party of	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SJE841U
Insured/Policyholder	
Name Of Registered Owner	TAN HONG JOO
NRIC No	S1799452B
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96770070
Alternative Phone No	OTHERS-83994555
Vehicle Particulars	
Manufacturer	MERCEDES-BENZ
Model	E250-2.0 SEDAN EDITION E (R18 LED SR) (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Palicy	NO
Policy Number	GA437402/1
Cover Note Number	18/01/2019 - 31/03/2020
Driver	
Name of Driver	TAN JUN LIANG JOE
NRIC No.	S9639597C
Date Of Birth	31/10/1996
Occupation	INDOOR
Date Of Driving Pass	21/06/2018
Driving Experience	1 YEAR AND 3 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-83994555
Fax Number	
Contact Number	OTHERS-96770070
EMail Address	JOETJL@OUTLOOK.COM

157G TAMARIND ROAD Address

#03-02

806111 Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured CHILDREN

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLISION - MAJOR/MINOR RD

CLEAR Weather Conditions Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged?

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

Number of Passengers (Including Driver)

Passenger 1

NAME:

2

NO

NO

YES

NO :

3

: TAN SHI JUN JOIE

GENDER: FEMALE

Passenger 2

NAME:

TAN SHI BING JAMIE

GENDER: : FEMALE

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

NO

If Yes, against whom?

Circumstances of Accident

REFER TO THE SKETCH PLAN BY DRIVER

Attachment(s)

Are accident photos available for attachment?

Was there any video captured by Car Camera?

Was there any audio recorded?

YES

YES

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKV1470Z

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

KOH THONG CHUANG

NRIC/Passport Number

S1539985F

Contact Number

97300423

Address

Postcode

Page 2 of 16

Insurance Company Name Nature Of Damage No. Of Passenger (Including Driver)

7,

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me,
 which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the
 external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents(including their fawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature Date & Time:

Driver's Elgnature

(if driver is not the policyholder)

Date & Time

Reporting Carl of President's Signature

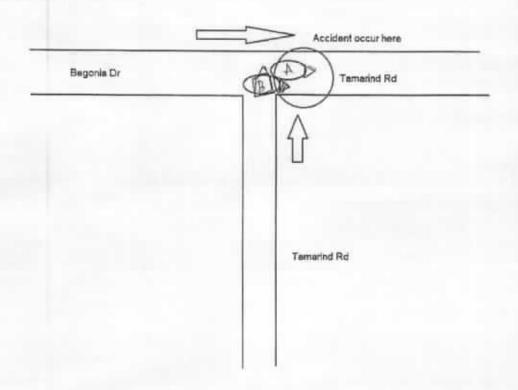
Name:

NRIC/FIN No.:

Sketch Plan Pg. 2

Ay Vehicle A: 5		ation: Bayona Prix, Umanul Rd De Vehicle C:
KETCH PLAN		
	0.01. + 11.	
1	lefter to the artached.	
ESCRIBE CIRCUMSTANCE	S OF THE ACCIDENT	
leter to	the resorted	
las a ku s	No. 11	
lar B - Kot F		
5157/1		
97:	400 Yez	
Claim OD/TP at Ah	I'm Motor Dictain Opting at or	her workshop Reporting Only
	rd a copy of my efile accident report to:	
and the same of th	spectorings changanthon	
		Jejane.
& myself : Email address : つoE	TAL BOUT LOOK, COM	
Note: Please take note: you own policy. Kindly o	that your insurer have 14 days timeframe thack with your own insurer for more int	e for you to submit own damage claim under formation.
CLARATION		MAENNO
	rticulars are true in eyery respect.	610R
	/	(3° (2)
	1	(N)
olicyholder's Signature	Driver's Signature	Reporting Centre Palgasanes Signature
ate & Time:	(If driver is not the policyholder)	Mame:

Sketch Plan:



12:42PM when going from the main road of Begonia Dr towards Tamarind, the other party turned right without checking if the traffic is cleared to turn and hit on to the side of my vehicle upon impact.

Time of accident: 12:42PM

Place of accident: Begonia Drive, Tamarind Rd, Hse 150-178

Sketch Plan Pg. 4

	Sky 14702 (other vehicle no) along Begins Pine Tarand Pa
1,	Tan Hory Job Nric No. 51799452B
-	Owner of vehicle no. St 9 4 u am aware of the accident of my vehicle on 12 13 l/g (Date) while car was driven by Tan Jun Llan Joe Iric No. 196395AC . I hereby, authorise him / her to make the report.
-	tanye
C	Date:
**	
	o fill in If there is a OD etailm
ı	o fill in if there is a OD claim am aware of the circumstances and agreeable to claim my own insurance for the

Massive Trading & Auto

Mailing address: Blk 225 #07-579 Ang Mo Kio Ave 1 Singapore 560225 H/p 91082728

Fax: 64816131

NOT Nothorn

Tan Hong Joo 157G Tamarind Road #03-02 Singapore 806111

Vehicle No

: SJE 841 U

Make/Model

: Mercedes E250 - 2.0

Year

: 2016

To respray anti-rust proofing treatment

Rexny Ath Pains
3days
11 Smy 8 1350/ 1500

\$80.00

Total

\$2,470.00

Qty	Description	Unit Price	Amount
Estimate C	Cost Of Repair		
S Nett		5.4	
1 pc	Rear ofs tyre rim	nd/ ly	\$750.00
Labour Ch	arges /of		
Remove/re	enew the above accident parts including knocking, welding & cutting.		\$800.00 400
To putty a	nd spray paint		\$800.00 600
Check & re	econnect wiring.	NN	\$40.00 🖘 X

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

Signatures

Date:



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/AGI19018197/Ktd3n2

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

SINGAPORE SHOPPING CENTRESINGAPORE

Date: 05-11-2019



	924	NG CENTRESINGAPORE		
			Code: AGI	
1.		Policy Particul	ars :- THIRD PARTY CLA	JM
	Insured Veh.	SKV 1470Z	Veh. Inspected	SJE 841U
	Policy No.		Coverage (\$)	0.00
	Claim No.	C10004271/LA	Excess (\$)	0.00
	Assign From	IVY RATILLA	Assign Date	15/10/2019
2.		Vehicle P	articulars & Condition	
	Make & Model	MERCEDES E250 (A)	c.c	1991
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	WDD2120362B261070	Colour	METALLIC BLACK
	Odometer	60079	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Cor	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	245/40 R18	PIRELLI	8 mm
	L/H Front Tyre	245/40 R18	PIRELLI	8 mm
	R/H Rear Tyre	265/35 R18	PIRELLI	8 mm
	L/H Rear Tyre	265/35 R18	PIRELLI	8 mm
4.		Descr	iption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	O/S REAR PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Gen	eral Information	
	Accident Date	12/10/2019	Inspection Date	15/10/2019
	Survey held at	BLK 5038 AMK IND PARK 2	#01-405	
	Repairer	MASSIVE TRADING & AUT	0	
5a.			Remarks	
	A)THE INSPECTION B)IN ACCORDANG	ON WAS CONDUCTED ON A' CE TO YOUR INSTRUCTION	WITHOUT PREJUDICE" BAS S. WE HAVE NOT AUTHORI	SIS. SED REPAIRS.
5b.		Estim	ate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	3 Working Da	ys



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 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJE 841U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR O/S TYRE RIM	DENTED / CUT	750.00	750.00
	LESS 10% DISCOUNT			-75.00
	A STATE OF THE STA		750.00	675.00
	LABOUR			
	REMOVE/RENEW THE ABOVE ACCIDENT PARTS INCLUDING KNOCKING, WELDING & CUTTING.		800.00	400.00
	TO PUTTY AND SPRAY PAINT.		800.00	600.00
	CHECK & RECONNECT WIRING.	NOT NECESSARY	40.00	
	TO RESPRAY ANTI-RUST PROOFING TREATMENT.	NOT NECESSARY	80.00	
			1,720.00	1,000.00
	GRAND TOTAL		2,470.00	1,675.00

RECOMMENDED COST OF LUMP SUM REPAIRS	1,500.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/AGI19018197/Ktd3n2

KONG SENG CHEONG

Licensed Appraiser