

INS. CASE OWNER:

petur

CC 4 ASM AXA1901

8365 Apb3/

LKK:

IDAC

Surveyor:

Adm

DOI:

ASSIGNMENT

25/11/19

Date / Time:

14/10/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SEE 8481K

Claim No.:

Registered in Meritmen

S9M023W9 11/148759  
S9M023W9 14/2453

Name of Insured:

Bhagat Kartik

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :\$S

D.O.A: 3/10/19

Place of Accident:

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES NO ; TP GIA REPORT: YES NO

Insured Liability:

Final ? Yes / No

SLA 397H



INSRS:

WSP:

Tel:

Liability:

RMKS:

xin  
huh

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

| Date/ Time | STAGE                             | DATE / PIC     |
|------------|-----------------------------------|----------------|
|            | Non-Reporting ltr (1st):          | 29/10/19       |
|            | Non-Reporting ltr (2nd):          |                |
|            | Non-Reporting ltr (Final):        |                |
|            | Notification ltr (if non-pickup): |                |
|            | Call OI:                          |                |
|            | After call ltr to OI:             |                |
|            | Documentation Check List:         | Handler Typist |
|            | Notification ltr (if non-pickup)  |                |
|            | After call ltr 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:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$S

( days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

\$S

Loss of Rental (LOR):

\$S

( days)

Loss of Use (LOU):

\$S

(\$ x days)

Loss of Income (LOI):

\$S

(\$ x days)

LOR only

LOU only

LOR + LOU

LOR + LO

(Tick only one)

GIA/LTA Search

\$S

Medical:

\$S

Disbursement:

\$S

(e.g. Tow/ Independent)

Legal Cost

\$S

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$250.00

Total:

\$S

Global Sum \$S:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$S

Name 1:

Payee 2: (Strike if N.A.)

\$S

Name 2:

Payee 3: (Strike if N.A.)

\$S

Name 3:

# ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To inspect Vehicle No: \_\_\_\_\_  
 at Workshop m/s \_\_\_\_\_  
 of \_\_\_\_\_  
 Insured: \_\_\_\_\_  
 Policy No. \_\_\_\_\_  
 Claims No. \_\_\_\_\_  
 Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
 (Client's Record)  
 Make of Velt: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its  
 repair at the time of inspection.

|     |     |
|-----|-----|
|     |     |
| N/S | O/S |
|     |     |

Bal. or Market Value: \_\_\_\_\_  
 IDAC Accident Report: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repairs: 3 days Res: Yes or No  
 Lum Sum: \_\_\_\_\_ % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: SLA397H Yr Regn: 2016 / Feb.  
 Type: MCar / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or \_\_\_\_\_  
 Make: Chevrolet Sonic C.O. 1398  
 Colour: Red A/C: Insured / Std / NI / NA  
 Sp. Reading: 97683 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: KLITA69FJ6BS64286  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: In order / Jammed / Leaked / Burnt or \_\_\_\_\_  
 Brake: In order / Jammed / Leaked / Burnt or \_\_\_\_\_  
 Mod: Nil / 5Rfm / STD A/Rim or \_\_\_\_\_  
 Tyre Size: F: 205/55R16  
 R: 205/55R16

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
 TOYO / YOKO or Hankook

|                     |  |                        |
|---------------------|--|------------------------|
| Front               |  | Rear                   |
| R/Bal. <u>06</u> mm |  | R/Bal. <u>06</u> mm    |
| L/Bal. <u>06</u> mm |  | L/Bal. <u>06</u> mm    |
| D.O.A. _____        |  | D.O.I. <u>25/11/19</u> |

Survey held at Xin Hua

Des. of Damages: Frt / Rear O/S / N/S / U/C / Rooftop or \_\_\_\_\_

The U/C / Chassis frame / Body Structure affected due to collision.

| Date / Time | Action / Instruction                                      |
|-------------|---|
|             | TP AXA.   |
|             | Pls DO the IA by today and submit under w/p               |
|             | MV : 55K. Depreciation @ 8K x 6 Yrs + 7K (Min Part) = 55K |
|             | PV : <del>38K</del> 40K                                   |
|             | Nett: <del>15.1K</del> 15K                                |
|             | PIP \$ 3430.20 (Reel @ 6372.40/65%)                       |

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Add Fee:

☐

: Site Insp (3)

☐

: Interview (3)

☐

: Tech. Insp (3)

☐

: Workshop (3)

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

S + PS \_\_\_\_\_

Phone: \_\_\_\_\_

Other: \_\_\_\_\_

TOTAL

Report Format: \_\_\_\_\_

Long Form / LP 1/2

## XIN HUA WORKSHOP PTE. LTD.

23 Kaki Bukit Avenue 4, #04-01 (South Wing) Singapore 415933  
Tel : 6844-1985 Fax : 6844-5185  
Reg : 201838521G

### Repair Estimate

Date : 15/10/2019

Reference: CHEVROLET  
Make: SONIC

To Whom It May Concern

Dear Sir,

RE: VEHICLE : SLA397H  
CHASSIS NO.: KL1TA69FJGB564286  
ENGINE NO.: A14XER153110354

Name of insured : CHEN ZHENG  
Date of accident: 03/10/2019

We append hereunder the estimated cost of repairs to be carried out to the above vehicle.

### Parts

| No. | Qty | Part Description                      | Price (SGD) |
|-----|-----|---------------------------------------|-------------|
| 1   | 1   | RR BOOTLID                            | \$ 1,606.00 |
| 2   | 1   | RR BOOTLID CHROME MLDG                | \$ 362.00   |
| 3   | 1   | RR BOOTLID NUMBER PLATE LAMP          | \$ 162.00   |
| 4   | 1   | RR BOOTLID LOGO                       | \$ 93.00    |
| 5   | 1   | RR BOOTLID CHEVROLET EMBLEM           | \$ 81.00    |
| 6   | 1   | RR BOOTLID SONIC EMBLEM               | \$ 56.00    |
| 7   | 1   | RR BOOTLID LTZ EMBLEM                 | \$ 43.00    |
| 8   | 1   | RR BOOTLID LOCK                       | \$ 312.00   |
| 9   | 1   | RR BOOTLID LOCK STRIKER               | \$ 52.00    |
| 10  | 1   | RR BOOTLID WHEATHERSTRIP              | \$ 236.00   |
| 11  | 1   | RR BUMPER                             | \$ 1,625.00 |
| 12  | 1   | RR BUMPER TOW COVER                   | \$ 86.00    |
| 13  | 1   | RR BUMPER TOP CENTRE RETAINER         | \$ 193.00   |
| 14  | 1   | RR BUMPER SIDE RETAINER RH(inner)     | \$ 181.00   |
| 15  | 1   | RR BUMPER SIDE RETAINER LH(inner)     | \$ 181.00   |
| 16  | 1   | RR BUMPER SIDE RETAINER RH(outer)     | \$ 175.00   |
| 17  | 1   | RR BUMPER SIDE RETAINER LH(outer)     | \$ 175.00   |
| 18  | 1   | RR BUMPER SPONGE                      | \$ 268.00   |
| 19  | 1   | RR BUMPER REVERSE SENSOR WIRE HARNESS | \$ 423.00   |
| 20  | 2   | RR BUMPER REVERSE SENSOR              | \$ 430.00   |
| 21  | 4   | RR BUMPER REVERSE SENSOR SEAL         | \$ 48.00    |
| 22  | 1   | RR END PANEL                          | \$ 650.00   |
| 23  | 1   | RR END PANEL TOP GARNISH              | \$ 316.00   |

2878

2590.20

Parts Total: \$ 7,754.00  
Less 10%: \$ 775.40  
Total : \$ 6,978.60

### Labour

### Labour Description

| No. |  |   | Price (SGD) |     |
|-----|--|---|-------------|-----|
| 1   |  | To dismantle / renew the accident damaged portion, to panel beating, reshape, straighten, orientate and align repair / replacement parts. | \$ 1,000.00 | 300 |
| 2   |  | Carry out spray painting on affected area, RR BUMPER, RR BOOTLID, RR END PANEL.   | \$ 1,000.00 | 400 |
| 3   |  | To disconnect rear wire harness of electrical component to facilitate repairs, reconnect and check electrical function after repair       | \$ 120.00   | 50  |
| 4   |  | Remove and refit interior trim, seat cushion/upholstery, roof lining, seatbelt, etc   | \$ 200.00   | +   |
| 5   |  | To remove and refit reverse sensor and conduct test   | \$ 80.00    | 50  |
| 6   |  | To remove and refit reverse camera and conduct test   | \$ 80.00    | +   |
| 7   |  | To conduct transfer of parts from old bootlid to new bootlid  | \$ 180.00   | +   |

800

Labour Total : \$ 2,660.00

#### Others

#### Other Description

| No. |    |                               | Price (SGD) |   |
|-----|----|-------------------------------|-------------|---|
| 1   | 10 | RR BUMPER CLIP                | \$ 40.00    | ✓ |
| 2   | 10 | RR FENDER INNER TRIM CLIP     | \$ 40.00    | + |
| 3   | 5  | RR END PANEL TOP GARNISH CLIP | \$ 20.00    | + |
| 4   | 1  | RR NUMBER PLATE               | \$ 65.00    | + |

40.

TOTAL: 165.00

GRAND TOTAL : 9,803.60

NB: THIS IS ONLY AN ESTIMATE AND SHOULD ADDITIONAL WORK BE FOUND NECESSARY TO BE CARRIED OUT IN THE COURSE OF REPAIRS, EXTRA MATERIALS AND LABOUR COST WILL BE CHARGED ACCORDINGLY WHICH HOWEVER, YOU WILL BE INFORMED PRIOR TO ACTION TAKEN. PARTS PRICES ARE SUBJECT TO CHANGES.

Yours faithfully

Service Advisor  
Eric Tan  
HP: 8266 1132 Fax: 68445185

Adrian Lim  
P/P 25/11/17.  
03 days.

total : 3430.20

(P/P)

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:

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Particulars

Owner ID Type: Singapore NRIC  
Owner ID: 9801

### Vehicle Details

Vehicle No.: SLA397H  
Vehicle to be Exported: Yes  
Intended Deregistration Date: 10 Oct 2019  
Vehicle Make: CHEVROLET  
Vehicle Model: SONIC NB 1.4 A/T 2WD  
Primary Colour: Red  
Manufacturing Year: 2015  
Engine No.: A14XER153110354  
Chassis No.: KL1TA69FJGB564286  
Maximum Power Output: 74.0 kW (99 bhp)  
Open Market Value: \$13,823.00  
Original Registration Date: 19 Feb 2016  
First Registration Date: 19 Feb 2016  
Transfer Count: 0  
Actual ARF Paid: \$13,823.00

### Intended PARF Rebate Details

PARF Eligibility: Yes  
PARF Eligibility Expiry Date: 18 Feb 2026  
PARF Rebate Amount: \$10,367.00

### Intended COE Rebate Details

COE Expiry Date: 18 Feb 2026  
COE Category: A - Car up to 1600cc & 97kW (130bhp)  
COE Period(Years): 10  
QP Paid: \$46,651.00  
COE Rebate Amount: \$29,656.00  
**Total Rebate Amount: \$40,023.00**

The information contained herein is correct as at 10 Oct 2019

OK



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 10 Oct 2019 / 16:13:44

Receipt Date/Time : 10 Oct 2019 / 16:13:44

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191010-002278

Previous Receipt No. :

| S/N   | Item Description/<br>Business Transaction Reference<br>No.          | Amount<br>Before<br>GST (S\$)   | GST<br>Amount<br>(S\$) | Amount<br>After GST<br>(S\$) |
|---|---|---------------------------------|------------------------|------------------------------|
| Result of Insurance Enquiry - SKE8481K<br>As at 03 Oct 2019/07:30:00<br>Insurance Co: AXA INSURANCE PTE LTD |   |                                 |                        |                              |
| 1   | Insurance Enquiry - SKE8481K<br>Enquiry Fee<br>20191010161209362840 | 7.00                            | 0.49                   | 7.49                         |
| Sub-Total   |   | 7.00                            | 0.49                   | 7.49                         |
| Total Before Rounding   |   | 7.00                            | 0.49                   | 7.49                         |
| Rounding Difference   |   |                                 |                        | 0.04                         |
| Total Amount Payable  |   |                                 |                        | 7.45                         |
| Paid By   |   |                                 |                        |                              |
|   | xxxxxxxxxxxx3951  | Credit Card:<br>Visa/MasterCard |                        | 7.45                         |
| Total   |   |                                 |                        | 7.45                         |
| Cash Change   |   |                                 |                        | 0.00                         |
| Tendered Amount   |   |                                 |                        | 7.45                         |
| Excess Refundable Amount  |   |                                 |                        | 0.00                         |

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Print Receipt

OK

Save as PDF

# PRICE LIST 2016

PRICES EFFECTIVE FROM  
4 FEBRUARY - 17 FEBRUARY 2016  
(1200 HRS)

| MODEL   | SEATING<br>PLACES | ENGINE<br>TYPE | ACCESORIES  | PRICE      | CO <sub>2</sub> EMISSION<br>(g/km combined) | FUEL CONSUMPTION<br>(l/100km combined) |
|---|-------------------|----------------|---|------------|---|--|
| <br><b>SONIC 1.4A LTZ (SEDAN)</b> | 1398              | \$313          | Radio w/Single Disc Player,<br>Remote Locking,<br>ABS, 2 SRS Airbag, Front Fog Lights,<br>Solar Film, Rain Sensor,<br>Chevrolet Nubrak Plus.  | \$92,999*  | 152   | 6.4                                    |
| <br><b>CRUZE 1.6A</b>             | 1598              | \$371          | Radio w/Single Disc Player,<br>Passive Entry Passive Start,<br>Traction Control, Alarm/Immobilizer,<br>ABS, 2 SRS Airbag, Front Fog Lights,<br>LED Daytime Running Lights,<br>Solar Film, Rain Sensor,<br>Chevrolet Nubrak. | \$89,999*  | 167   | 7.2                                    |
| <br><b>CRUZE 1.4A TURBO</b>     | 1362              | \$302          | Radio w/Single Disc Player,<br>Passive Entry Passive Start,<br>Traction Control, Alarm/Immobilizer,<br>ABS, 2 SRS Airbag, Front Fog Lights,<br>LED Daytime Running Lights,<br>Solar Film, Rain Sensor,<br>Chevrolet Nubrak. | \$112,999* | 157   | 6.8                                    |

\*\*CDE rebate not applicable to Open Cat CDE and Off-Peak Car registration.

**AlpineMotors**  
www.alpinemotors.sg

CHEVROLET CENTRE @  
7 URA CLOSE, SINGAPORE 408604

SALES Tel: (65) 6511 3033 Fax: (65) 6511 3038  
SERVICE Tel: (65) 6511 3022 Fax: (65) 6456 5700  
PARTS Tel: (65) 6511 3023 Fax: (65) 6456 9500



**5-YEAR  
UNLIMITED  
MILEAGE  
WARRANTY**

CHEVROLET



\*Specifications shown in illustrations above may differ from actual equipment listed offered. Terms and conditions apply.

# PRICE LIST 2016

PRICES EFFECTIVE FROM  
4 FEBRUARY - 17 FEBRUARY 2016  
(1200 HRS)

| Model  | Engine | MPG<br>City/Hwy | Equipment   | Price      | COE | COE<br>Rebate |
|--|--------|-----------------|---|------------|-----|---------------|
| <br><b>ORLANDO 1.4A TURBO LS</b> | 1362   | \$302           | 2 SRS Airbag, ABS, Radio w/Single CD, Remote-locking, Front Fog Lights, Rear Parking Sensor, 10" Alloy Rims, Hybrid Leather Seats, Solar Film, Rain Sensor, Chevrolet Navtrak   | \$108,999* | 165 | 7.1           |
| <br><b>MALIBU 2.4A LTZ</b>      | 2384   | \$832           | 4 SRS Airbags, Radio w/Single CD w/Aux in w/Bluetooth, Passive Entry Passive Start, Front Fog Lights, LED Taillights, 18" Rims, Leather Seats & Steering Wheel, Rear Parking Sensor, Cruise Control, Tilt/Telescopic Steering Wheel, Solar Film, ESC (Electronic Stability Control), EPS (Electric Parking Brake), Driver & Passenger Electric Seat, HID Headlamp, Chevrolet Navtrak                    | \$116,999* | 187 | 7.8           |
| <br><b>CAPTIVA 2.4A LT FWD</b> | 2384   | \$832           | 6 SRS Airbags, Radio w/Single CD w/Aux in w/Bluetooth, Passive Entry Passive Start, Front Fog Lights, LED Taillights, 17" Rims, Leather Seats & Steering Wheel, Rear Parking Sensor, Auto Wiper with RainSense, Cruise Control, Tilt/Telescopic Steering Wheel, Solar Film, DCS (Descent Control System), ESC (Electronic Stability Control), ECO mode, EPS (Electric Parking Brake), Chevrolet Navtrak | \$145,999* | 219 | 8.2           |

\*COE rebate not applicable to Open Cat COE and Off-Peak Car registration.

#### Terms & Conditions:

- Prices and specifications are subject to change without prior notice.
- Above prices include 5 months road tax, registration fee, in-vehicle unit, GST, Carbon Emission-Based Vehicle (CEB) Scheme surcharge or rebate, ERP & COE rebates (where applicable).
- The above prices are subject to OCSSB findings and delivery is non-guaranteed.
- The prices are inclusive of "in-house financing & insurance" return of \$2000 & \$2000 respectively.
- Downing Deposit: \$10,000 for Passenger vehicles.
- Alpine Motors Pte Ltd reserves the right to use Open CAT COE for car registration.
- The prices are inclusive of 5 years unlimited mileage warranty.
- COE rebate level is pegged at \$25,000 for CAT 'B' & CAT 'W' at list prices above.

**AlpineMotors**  
www.alpinemotors.sg

CHEVROLET CENTRE @  
TUBI CLOSE, SINGAPORE 408604

SALES Tel: (65) 6511 3033 Fax: (65) 6511 3038  
SERVICE Tel: (65) 6511 3032 Fax: (65) 6456 2700  
PARTS Tel: (65) 6511 3033 Fax: (65) 6456 9500



5-YEAR  
UNLIMITED  
MILEAGE  
WARRANTY



\*Specifications shown in illustrations above may differ from actual equipment level offered. Terms and conditions apply.





## Service Request Details

Claim

S9M023W9

Reference

None 

Loss Date

October 3, 2019

Report Date

Oct 16, 2019 12:46:37 PM

Request Date

October 16, 2019

Due Date

October 23, 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

p: kalvin

T: 3.04pm

v: Out

E ✓

### Actions

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

Incident Vehicle Registration #

SLA397H

## Model

SONIC-1.4 LTZ (A)

## Service Address

...

## Primary Contact/Insured

BHAGAT KARTIK

1 SIGLAP ROAD, #04-06 MANDARIN GARDENS, 448906, Singapore

COMPANY@CROSBY.COM.SG

## Claim Handler

WANG Peter

peter.wang@axa.com.sg

## Additional Instructions

Xin Hua Workshop Pte Ltd

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

New Message

## Summer Lee (LKK Auto)

---

**From:** Xin Hua <xinhuaworkshop@gmail.com>  
**Sent:** Wednesday, 16 October, 2019 12:37 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Subject:** [EXTERNAL] Re: PRI | Accident involving our client SLA 397 H and your insured SKE 8481 K (AXA) | DOA-03/10/2019  
**Attachments:** SLA397H\_03102019(ADD).pdf  
**Categories:** Shekhar

attach is SLA 397 H GIA REPORT.  
thanks.

from,  
eric

Xin Hua <xinhuaworkshop@gmail.com> 于2019年10月16日周三 下午12:35写道 :  
Greetings,

We are instructed by **CHEN ZHENG** to notify you of a road traffic accident on **03/10/2019** at about **0730** at/along **EXIT FROM MANDARIN GARDENS SIGLAP** involving our client's/customer's vehicle registration number **SLA397H** and vehicle registration number **SKE8481K** driven by your insured at the material time. A copy of the Singapore accident statement/traffic police report filed is enclosed.

As a result of the accident, our client's/customer's vehicle has been damaged. Before our client/we proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insured 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/we shall proceed to repair the vehicle without further reference to you.

We look forward to having a direct settlement and request that one of the following named survey companies to **be appointed as the single joint expert** as finalization/processing of the claims after finalization are done promptly.

- 1)LKK AUTO CONSULTANTS PTE LTD
- 2)RT Appraisal Pte Ltd
- 3)AUTOPROBE CONSULTANTS

Thanks & regards,  
Eric  
Xin Hua Workshop Pte Ltd  
Hp : 8266 1132  
Fax : 6844 5185



Auto  
Consultants  
Pte Ltd

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

18 October, 2019

**BHAGAT KARTIK**  
1 SIGLAP ROAD,  
#04-06 MANDARIN GARDENS,  
SINGAPORE 448906

Dear Sirs/Madam,

**OUR REF : S9M023W9 // CC4/ASM19018365/pb3**  
**YOUR REF : SKE 8481K**  
**ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Singapore Pte Ltd to deal with the third party claim against your motor policy.

We have received a third party claim(s) from **XIN HUA WORKSHOP PTE LTD** acting on behalf of the owner of **SLA 397H** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/motor-claims>

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)

- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Insurance Pte Ltd Customer Care Centre.

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven **(7) days** from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,  
Chew Hsiao Tong

CC : AXA INSURANCE PTE LTD  
Motor Claim Department



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 6744108

29 October 2019

**1<sup>st</sup> Reminder**

**BHAGAT KARTIK**  
1 SIGLAP ROAD,  
#04-06 MANDARIN GARDENS,  
SINGAPORE 448906

Dear Sir/Madam,

**OUR REF : CC4/ASM19018365/pb3 // S9M023W9**  
**YOUR REF : SKE 8481K**  
**ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN**  
**GARDENS SIGLAP ON 03/10/2019**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 07 days, i.e by 05 November 2019.**

Please note that with the effect of 1<sup>st</sup> Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the **Traffic Police** of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of **SLA 397H** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **05 November 2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Yours faithfully

Hsiao Tong  
Claims  
Tel : 6742 3197  
Fax: 6741 4108  
Email : [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

This is a computer generated letter and no signature is required.

Cc: **AXA Insurance Pte Ltd**  
(Motor Claims Dept)

## Hsiao Tong (LKKAuto)

---

**From:** Kartik <kartik@promac.com.my>  
**Sent:** Monday, 4 November 2019 2:05 PM  
**To:** sim simon  
**Cc:** company@crosby.com.sg; Priyanka Bhagat; Su Li (LKK Auto); Hsiao Tong (LKKAuto)  
**Subject:** RE: ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Dear Simon

Good day! Am in touch with Ms. Tong.

She will send the list of AXA premium workshops and the pictures of damage which the car owner of SLA397H is claiming.

Thank you & Best Regards

Kartik Bhagat  
M – 601-7250 4665 (Malaysia)  
M – 65-9105 9509 (Singapore)  
M – 971-507182015 (U.A.E)



*Fonterra's Official Authorised Ingredient  
Distributor for Malaysia, Singapore & Brunei*

---

**From:** sim simon <simmcsimon@yahoo.com.sg>  
**Sent:** Monday, 4 November, 2019 2:02 PM  
**To:** Kartik <kartik@promac.com.my>  
**Cc:** company@crosby.com.sg; Priyanka Bhagat <pbhagat1205@hotmail.com>; Su Li (LKK Auto) <suli@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Hi Mr kartik Bhagat

Please make the accident report at any AXA Premium Workshops asap and email your report to [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

The appointed loss adjuster /AXA will handle the claim accordingly.

Regards  
Simon Sim  
Crosby Insurance Agency  
Tel 62852640

On Sunday, 3 November 2019, 12:19:38 am GMT+8, Kartik <kartik@promac.com.my> wrote:

Dear Kheng

Good day. I have not heard from you on the below till date.

Thank you & Best Regards

Kartik Bhagat  
M – 601-7250 4665 (Malaysia)  
M – 65-9105 9509 (Singapore)  
M – 971-507182015 (U.A.E)

---

**From:** Kartik

**Sent:** Wednesday, October 23, 2019 8:44:46 AM

**To:** Kheng <kheng@crosby.com.sg>

**Cc:** company@crosby.com.sg <company@crosby.com.sg>; 'sim simon' <simmcSimon@yahoo.com.sg>; Priyanka Bhagat <pbhagat1205@hotmail.com>

**Subject:** RE: ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Hi Kheng

Good morning. In regard to the below I have objections as below –

1. It was a touch at the rear of the car by my wife and out of force (because she was rushing to airport) she was asked to sign for all repairs.
2. I would like to see the pictures of the damages as our car is intact with not even a scratch. (pls refer to the picture my wife had taken)
3. Why is the claim raised after 2 weeks of incident date?
4. In the event I agree to pay for the damages I do not want to get it through insurance as in I don't want it to affect my NCD
5. In the event I agree to pay for damages I would need the pictures of damage + the workshop will be of my choice

I will not agree to any third party claim without reasonable proof's being provided and depending on the damage I will decide if I need to let it go through my insurance or I pay from pocket. If there is any damage I will surely pay for.

I hope the points I have mentioned are reasonable so I would need your advice. I will be out of town from today from 9:15AM and back in Singapore on 26/10 afternoon.

In case you are able to read the email before 9:15AM then please call me at 0065-91059509. If not, kindly advice on the email and then we can speak on Saturday.

Thank you & Best Regards



**Kartik Bhagat**

M – 601-7250 4665 (Malaysia)

M – 65-9105 9509 (Singapore)

M – 971-507182015 (U.A.E)

---

**From:** Kheng <[kheng@crosby.com.sg](mailto:kheng@crosby.com.sg)>

**Sent:** Friday, 18 October, 2019 3:40 PM

**To:** Kartik <[kartik@promac.com.my](mailto:kartik@promac.com.my)>

**Cc:** [company@crosby.com.sg](mailto:company@crosby.com.sg); 'sim simon' <[simmcsimon@yahoo.com.sg](mailto:simmcsimon@yahoo.com.sg)>

**Subject:** FW: ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Hi Mr Kartik,

Forward email for your info and follow up where necessary.

Thank you and regards,

Kheng

**Crosby Insurance Agency**

50 Tagore Lane, #02-10i

Entrepreneur Centre

Singapore 787494

Tel : 6285 2640 Fax : 6452 5043

Email : [company@crosby.com.sg](mailto:company@crosby.com.sg)

---

**From:** Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

**Sent:** Friday, October 18, 2019 2:54 PM

**To:** [COMPANY@CROSBY.COM.SG](mailto:COMPANY@CROSBY.COM.SG)

**Cc:** Hsiao Tong (LKKAuto); Admin A; [peter.wang@axa.com.sg](mailto:peter.wang@axa.com.sg)

**Subject:** ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Dear Sirs/Madam,

OUR REF :S9M023W9 // CC4/ASM19018365/pb3

YOUR REF :SKE 8481K

**ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Singapore Pte Ltd to deal with the third party claim against your motor policy.

We have received a third party claim(s) from **XIN HUA WORKSHOP PTE LTD** acting on behalf of the owner of **SLA 397H** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/motor-claims>

Your full co-operation in the handling of the claim is required and kindly submit the following to [tochewht@lkkauto.com](mailto:tochewht@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)

- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it [tocst@axa.com.sg](mailto:tocst@axa.com.sg) or deliver it by hand to AXA Insurance Pte Ltd Customer Care Centre.

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven(7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Chew Hsiao Tong

CC : AXA INSURANCE PTE LTD

Motor Claim Department

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 4 November 2019 3:37 PM  
**To:** 'Kartik'  
**Cc:** company@crosby.com.sg; Priyanka Bhagat; Su Li (LKK Auto); sim simon  
**Subject:** RE: ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019  
**Attachments:** AXA workshop listing (revised) 091018.pdf; Capture1.PNG; Capture2.PNG; Capture3.PNG

Hi Mr Kartik,

Attached is a copy of AXA authorised reporting centre listing and third party vehicle accident reporting photos for your easy reference.

For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please report the accident within the next 07days, i.e by 11 Nov 2019.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

If you need any clarification, please do not hesitate to contact us.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Kartik <kartik@promac.com.my>  
**Sent:** Monday, 4 November 2019 2:05 PM  
**To:** sim simon <simmcsimon@yahoo.com.sg>  
**Cc:** company@crosby.com.sg; Priyanka Bhagat <pbhagat1205@hotmail.com>; Su Li (LKK Auto) <suli@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
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Dear Simon

Good day! Am in touch with Ms. Tong.

She will send the list of AXA premium workshops and the pictures of damage which the car owner of SLA397H is claiming.

Thank you & Best Regards

Kartik Bhagat

M – 601-7250 4665 (Malaysia)

M – 65-9105 9509 (Singapore)

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Fonterra's Official Authorised Ingredient  
Distributor for Malaysia, Singapore & Brunei

---

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**Cc:** [company@crosby.com.sg](mailto:company@crosby.com.sg); Priyanka Bhagat <[pbhagat1205@hotmail.com](mailto:pbhagat1205@hotmail.com)>; Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Hi Mr kartik Bhagat

Please make the accident report at any AXA Premium Workshops asap and email your report to [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

The appointed loss adjuster /AXA will handle the claim accordingly.

Regards

Simon Sim

Crosby Insurance Agency

Tel 62852640

On Sunday, 3 November 2019, 12:19:38 am GMT+8, Kartik <[kartik@promac.com.my](mailto:kartik@promac.com.my)> wrote:

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Cc: company@crosby.com.sg <company@crosby.com.sg>; 'sim simon' <simmcsimon@yahoo.com.sg>; Priyanka Bhagat <pbhagat1205@hotmail.com>

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Hi Kheng

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1. It was a touch at the rear of the car by my wife and out of force (because she was rushing to airport) she was asked to sign for all repairs.
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I will not agree to any third party claim without reasonable proof's being provided and depending on the damage I will decide if I need to let it go through my insurance or I pay from pocket. If there is any damage I will surely pay for.

I hope the points I have mentioned are reasonable so I would need your advice. I will be out of town from today from 9:15AM and back in Singapore on 26/10 afternoon.

In case you are able to read the email before 9:15AM then please call me at 0065-91059509. If not, kindly advice on the email and then we can speak on Saturday.

Thank you & Best Regards

**Kartik Bhagat**

M – 601-7250 4665 (Malaysia)

M – 65-9105 9509 (Singapore)

M – 971-507182015 (U.A.E)

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**Cc:** [company@crosby.com.sg](mailto:company@crosby.com.sg); 'sim simon' <[simmcsimon@yahoo.com.sg](mailto:simmcsimon@yahoo.com.sg)>  
**Subject:** FW: ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Hi Mr Kartik,

Forward email for your info and follow up where necessary.

Thank you and regards,

Kheng

**Crosby Insurance Agency**

50 Tagore Lane, #02-10i

Entrepreneur Centre

Singapore 787494

Tel : 6285 2640 Fax : 6452 5043

Email : [company@crosby.com.sg](mailto:company@crosby.com.sg)

---

**From:** Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]  
**Sent:** Friday, October 18, 2019 2:54 PM  
**To:** [COMPANY@CROSBY.COM.SG](mailto:COMPANY@CROSBY.COM.SG)  
**Cc:** Hsiao Tong (LKKAuto); Admin A; [peter.wang@axa.com.sg](mailto:peter.wang@axa.com.sg)  
**Subject:** ACCIDENT INVOLVING SKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019

Dear Sirs/Madam,

**OUR REF** :S9M023W9 // CC4/ASM19018365/pb3

**YOUR REF** :SKE 8481K



**ACCIDENT INVOLVINGSKE 8481K & SLA 397H ALONG/AT EXIT FROM MANDARIN GARDENS SIGLAP ON 03/10/2019**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Singapore Pte Ltd to deal with the third party claim against your motor policy.

We have received a third party claim(s) from **XIN HUA WORKSHOP PTE LTD** acting on behalf of the owner of **SLA 397H** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/motor-claims>

Your full co-operation in the handling of the claim is required and kindly submit the following to [tochewht@lkkauto.com](mailto:tochewht@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)

- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it [tocst@axa.com.sg](mailto:tocst@axa.com.sg) or deliver it by hand to AXA Insurance Pte Ltd Customer Care Centre.

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven(7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or [chewht@ikkauto.com](mailto:chewht@ikkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Chew Hsiao Tong

CC : AXA INSURANCE PTE LTD

Motor Claim Department

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 13/12/2019

### Survey Details:

|                     |                          |
|---------------------|--------------------------|
| Date of loss        | 03.10.2019               |
| Date of appointment | 17.10.2019               |
| Date of survey      | 25.11.2019               |
| Location of survey  | XIN HUA WORKSHOP PTE LTD |

### Vehicle Details:

|                          |                          |
|--------------------------|--------------------------|
| Claim Type:              | Third party              |
| Vehicle number           | SLA397H                  |
| Make and Model           | Chevrolet Sonic (1398cc) |
| Date of registration     | 19.02.2016               |
| Excess                   | NIL                      |
| Market Value/ Book Value | \$ 55,000.00 (est)       |
| Parf/COE Rebate          | \$ 40,023.00 (est)       |
| Nett Value/ ERV          | \$ 14,977.00 (est)       |

### Repair details:

|                  |             |
|------------------|-------------|
| Initial Estimate | \$ 9,803.60 |
|------------------|-------------|

### Proposed/Revised repair cost:

|                                |                    |
|--------------------------------|--------------------|
| Parts                          | \$ 2,630.20        |
| Check items (estimate)         | NIL                |
| Labour                         | \$ 800.00          |
| Supplementary                  | NIL                |
| <b>Total</b>                   | <b>\$ 3,430.20</b> |
| <b>Lump Sum(if applicable)</b> |                    |

|                                  |          |
|----------------------------------|----------|
| <b>Number of days for repair</b> | <b>3</b> |
|----------------------------------|----------|



Auto  
Consultants  
Pte Ltd

Company Registration No: 199607198R

51 URAVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

**Remarks:**

|  |
|--|
|  |
|--|

**Mandate:**

| Liability(TP)         | TBA        |  |
|-----------------------|------------|--|
|                       |            |  |
| Proposed repair cost  | TBA        |  |
| Loss of use           | TBA        |  |
| Loss of rental        | TBA        |  |
| Loss of income        | TBA        |  |
| LTA/GIA search fees   | TBA        |  |
| Others                | TBA        |  |
| <b>Proposed Total</b> | <b>TBA</b> |  |



## <TP - IA UPLOADED> - S9M023W9 [ACCIDENT INVOLVING SKE 8481K(OI) & SLA 397H(TP) ON 03/10/2019]

Type

🔗 Question

Message

Hi, TP IA uploaded in SC. We will proceed to close and submit WP report to you good office. Thank you.

Hsiao Tong - 13 Dec 2019

Reply



## <TP - IA UPLOADED> - S9M023W9 [ACCIDENT INVOLVING SKE 8481K(OI) & SLA 397H(TP) ON 03/10/2019]

Type

🔔 Question

Message

Hi, TP IA uploaded in SC. We will proceed to close and submit WP report to you good office. Thank you.  
Hsiao Tong - 13 Dec 2019

Reply

**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

AXA INSURANCE PTE LTD

Ref : CC4/ASM19018365/Apb3q2

8 SHENTON WAY #24-01  
AXA TOWERSINGAPORE 068811  
ATTN:PETER

Date : 06-01-2020



Code : ASM

**1. Policy Particulars :- THIRD PARTY CLAIM**

|              |            |                |            |
|--------------|------------|----------------|------------|
| Insured Veh. | SKE 8481K  | Veh. Inspected | SLA 397H   |
| Policy No.   | GA029698/1 | Coverage (\$)  | 0.00       |
| Claim No.    | S9M023W9   | Excess (\$)    | 0.00       |
| Assign From  |            | Assign Date    | 17/10/2019 |

**2. Vehicle Particulars & Condition**

|              |                   |              |            |
|--------------|-------------------|--------------|------------|
| Make & Model | CHEVROLET SONIC   | c.c          | 1398       |
| Engine No.   | HIDDEN            | Year of Reg. | 2016       |
| Chassis No.  | KL1TA69FJGB564286 | Colour       | RED        |
| Odometer     | 97683             | Steering     | IN ORDER   |
| Brakes       | IN ORDER          | Modification | SPORTS RIM |
| General      | GOOD              |              |            |

**3. Conditions of Tyres**

|                | Size       | Make    | Balance |
|----------------|------------|---------|---------|
| R/H Front Tyre | 205/55 R16 | HANKOOK | 6 mm    |
| L/H Front Tyre | 205/55 R16 | HANKOOK | 6 mm    |
| R/H Rear Tyre  | 205/55 R16 | HANKOOK | 6 mm    |
| L/H Rear Tyre  | 205/55 R16 | HANKOOK | 6 mm    |

**4. Description of Damages**

|  |
|--|
| THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION.<br>DAMAGES SEE DETAILS. |
|--|

**5. General Information**

|                |   |                 |            |
|----------------|---|-----------------|------------|
| Accident Date  | 03/10/2019  | Inspection Date | 25/11/2019 |
| Survey held at | XIN HUA WORKSHOP PTE LTD<br>23 KAKI BUKIT AVENUE 4 #04-01 (SOUTH WING) SINGAPORE 415933 |                 |            |

**5a. Remarks**

|  |
|--|
| A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.<br>B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. |
|--|

**5b. Estimate Days of Repair**

|                                     |                       |
|-------------------------------------|-----------------------|
| ESTIMATED NORMAL PERIOD FOR REPAIR: | <b>3 Working Days</b> |
|-------------------------------------|-----------------------|



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Page No.:1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLA 397H

| Qty                         | Description of Parts                               | Condition            | Estimate By Workshop (\$) | Our Adjusted (\$) |
|-----------------------------|--|----------------------|---------------------------|-------------------|
| <b>REPLACEMENT OF PARTS</b> |  |                      |                           |                   |
| 1                           | RR BOOTLID (CONSISTENT)                            | NOT NECESSARY        | 1,606.00                  | -                 |
| 1                           | RR BOOTLID CHROME MLDG (CONSISTENT)                | NOT NECESSARY        | 362.00                    | -                 |
| 1                           | RR BOOTLID NUMBER PLATE LAMP (CONSISTENT)          | NOT NECESSARY        | 162.00                    | -                 |
| 1                           | RR BOOTLID LOGO (CONSISTENT)                       | NECESSARY            | 93.00                     | 93.00             |
| 1                           | RR BOOTLID CHEVROLET EMBLEM (CONSISTENT)           | NECESSARY            | 81.00                     | 81.00             |
| 1                           | RR BOOTLID SONIC EMBLEM (CONSISTENT)               | NECESSARY            | 56.00                     | 56.00             |
| 1                           | RR BOOTLID LTZ EMBLEM (CONSISTENT)                 | NECESSARY            | 43.00                     | 43.00             |
| 1                           | RR BOOTLID LOCK (CONSISTENT)                       | NOT NECESSARY        | 312.00                    | -                 |
| 1                           | RR BOOTLID LOCK STRIKER (CONSISTENT)               | NOT NECESSARY        | 52.00                     | -                 |
| 1                           | RR BOOTLID WEATHERSTRIP (CONSISTENT)               | NOT NECESSARY        | 236.00                    | -                 |
| 1                           | RR BUMPER (CONSISTENT)                             | DEFORMED             | 1,625.00                  | 1,625.00          |
| 1                           | RR BUMPER TOW COVER (CONSISTENT)                   | NOT NECESSARY        | 86.00                     | -                 |
| 1                           | RR BUMPER TOP CENTRE RETAINER (CONSISTENT)         | NOT NECESSARY        | 193.00                    | -                 |
| 1                           | RR BUMPER SIDE RETAINER RH (INNER) (CONSISTENT)    | NECESSARY            | 181.00                    | 181.00            |
| 1                           | RR BUMPER SIDE RETAINER LH (INNER) (CONSISTENT)    | NECESSARY            | 181.00                    | 181.00            |
| 1                           | RR BUMPER SIDE RETAINER RH (OUTER) (CONSISTENT)    | NECESSARY            | 175.00                    | 175.00            |
| 1                           | RR BUMPER SIDE RETAINER LH (OUTER) (CONSISTENT)    | NECESSARY            | 175.00                    | 175.00            |
| 1                           | RR BUMPER SPONGE (CONSISTENT)                      | CRACKED              | 268.00                    | 268.00            |
| 1                           | RR BUMPER REVERSE SENSOR WIRE HARNESS (CONSISTENT) | NOT NECESSARY        | 423.00                    | -                 |
| 2                           | RR BUMPER REVERSE SENSOR (CONSISTENT)              | NOT NECESSARY        | 430.00                    | -                 |
| 4                           | RR BUMPER REVERSE SENSOR SEAL (CONSISTENT)         | NOT NECESSARY        | 48.00                     | -                 |
| 1                           | RR END PANEL (CONSISTENT)                          | TO REPAIR SEE LABOUR | 650.00                    | -                 |
| 1                           | RR END PANEL TOP GARNISH (CONSISTENT)              | NOT NECESSARY        | 316.00                    | -                 |
|                             | LESS 10% DISCOUNT                                  |                      | -775.40                   | -287.80           |
|                             |  |                      | 6,978.60                  | 2,590.20          |
| <b>SPECIAL NETT ITEMS</b>   |  |                      |                           |                   |
| 10                          | RR BUMPER CLIP (SN) (CONSISTENT)                   | NECESSARY            | 40.00                     | 40.00             |
| 10                          | RR FENDER INNER TRIM CLIP (CONSISTENT)             | NOT NECESSARY        | 40.00                     | -                 |

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Page No.:2 of 2

| Qty                                | Description of Parts  | Condition     | Estimate By Workshop (\$) | Our Adjusted (\$) |
|------------------------------------|---|---------------|---------------------------|-------------------|
| 5                                  | RR END PANEL TOP GARNISH CLIP (SN) (CONSISTENT)   | NOT NECESSARY | 20.00                     | -                 |
| 1                                  | RR NUMBER PLATE (SN) (CONSISTENT)   | NOT NECESSARY | 65.00                     | -                 |
|                                    |   |               | 165.00                    | 40.00             |
|                                    | <b>LABOUR</b>   |               |                           |                   |
|                                    | TO DISMANTLE /RENEW THE ACCIDENT DAMAGED PORTION ,TO PANEL BEATING,RESHAPE ,STRAIGHTEN ,ORIENTATE AND ALIGN REPAIR /REPLACEMENT PARTS.INCLUSIVE OF THE REPAIR OF RR END PANEL . |               | 1,000.00                  | 300.00            |
|                                    | CARRY OUT SPRAY PAINTING ON AFFECTED AREA ,RR BUMPER ,RR BOOTLID ,RR END PANEL.   |               | 1,000.00                  | 400.00            |
|                                    | TO DISCONNECT REAR WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS ,RECONNECT AND CHECK ELECTRICAL FUNCTION AFTER REPAIR.  |               | 120.00                    | 50.00             |
|                                    | REMOVE AND REFIX INTERIOR TRIM ,SEAT CUSHION /UPHOLSTERY,ROOF LINING ,SEATBELT ,ETC.  | NOT NECESSARY | 200.00                    | -                 |
|                                    | TO REMOVE AND REFIX REVERSE SENSOR AND CONDUCT TEST.  |               | 80.00                     | 50.00             |
|                                    | TO REMOVE AND REFIX REVERSE CAMERA AND CONDUCT TEST.  | NOT NECESSARY | 80.00                     | -                 |
|                                    | TO CONDUCT TRANSFER OF PARTS FROM OLD BOOTLID TO NEW BOOTLID.   | NOT NECESSARY | 180.00                    | -                 |
|                                    |   |               | 2,660.00                  | 800.00            |
| <b>GRAND TOTAL</b>                 |   |               | <b>9,803.60</b>           | <b>3,430.20</b>   |
| <b>RECOMMENDED COST OF REPAIRS</b> |   |               |                           | <b>3,430.20</b>   |

Report Ref No. CC4/ASM19018365/Apb3q2

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 contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

|              |  |
|--------------|--|
| Claims       | S9M023W9   |
| Reference    | CC4/ASM19018365/Aub3a2  |
| Loss Date    | 3 October 2019   |
| Report Date  | 16 Oct 2019 12:46:37 PM  |
| Request Date | 25 November 2019   |
| Due Date     |  |
| Vendor Name  | LKK AUTO CONSULTANTS PTE LTD (TP)  |
| Type of Loss | Third Party Vehicle Damage   |
| Services     | Standard workshop survey   |

Actions

Next Step

Wait for Approve Invoice

Add Invoice

|                                 |  |
|---------------------------------|--|
| Vehicle Information             |  |
| Incident Vehicle Registration # | SLA397H  |
| Make                            | TIPO CHEVROLET   |
| Model                           | SONIC-1.4 LTZ (A)  |
| Service Address                 | 8 Shenton Way... 068811  |
| Primary Contact/Insured         | BUAGAT KARTIK<br>1 SIGLAP ROAD, #04-06 MANDARIN GARDENS,<br>448906, Singapore<br>COMPANY@CROSBY.COM.SG |
| Claim Handler                   | WANG Peter<br>peter.wang@axa.com.sg  |

Additional Instructions

Workshop: Xin Hua Vehicle surveyed by Adhian. Please submit your w/p report and docs. I will handle it... (expand)

| Messages   | Invoices | History             | Documents | Assessment | Metrics          | Notes |
|--|----------|---------------------|-----------|------------|------------------|-------|
| <div>Document Type</div> <div><div></div><div>Document SubType</div><div></div></div> <div><div>Upload Documents</div></div> |          |                     |           |            |                  |       |
| NAME   |          | TYPE                | SUB-TYPE  | AUTHOR     | DATE<br>UPLOADED |       |
| Accident Statement   |          | Reports & Statement |           | Mentimen   |                  |       |

| NAME                                  | TYPE                       | SUB-TYPE   | AUTHOR                            | DATE<br>UPLOADED |
|---------------------------------------|----------------------------|--|-----------------------------------|------------------|
| LKKInvoice1 (1).pdf                   | Invoice                    | Surveyor/ Assessor expense                             | LKK AUTO CONSULTANTS PTE LTD (TP) | 10 January 2020  |
| LKKInspection.pdf                     | Forms / Claim Documents    | Others   | LKK AUTO CONSULTANTS PTE LTD (TP) | 10 January 2020  |
| LKKAdjustment1a.pdf                   | Forms / Claim Documents    | Others   | LKK AUTO CONSULTANTS PTE LTD (TP) | 10 January 2020  |
| LKK Resurvey Photos.pdf               | Reports & Statement        | Others   | LKK AUTO CONSULTANTS PTE LTD (TP) | 13 December 2019 |
| LKK Survey Photos.pdf                 | Reports & Statement        | Others   | LKK AUTO CONSULTANTS PTE LTD (TP) | 13 December 2019 |
| TP-1A dd 131219 .pdf                  | Forms / Claim Documents    | Assessment   | LKK AUTO CONSULTANTS PTE LTD (TP) | 13 December 2019 |
| TP ESTIMATE_MARKED.pdf                | Reports & Statement        | Estimate / Quotation                                   | LKK AUTO CONSULTANTS PTE LTD (TP) | 13 December 2019 |
| EMAIL LKK.mig                         | Letters and Correspondence | Surveyor / Assessor                                    | KUMAR Shalendra                   | 14 November 2019 |
| GIA SLA31971 TP.pdf                   | Reports & Statement        | GIA Report   | VISHNU BATHAM Shukhar             | 14 October 2019  |
| GA029698-Policy Schedule.pdf          | Forms / Claim Documents    | Policy Schedule / Covernote / Certificate of Insurance | VISHNU BATHAM Shukhar             | 14 October 2019  |
| EMAIL TP PRL.mig                      | Letters and Correspondence | Workshop   | VISHNU BATHAM Shukhar             | 14 October 2019  |
| GA029698-Certificate of Insurance.pdf | Forms / Claim Documents    | Policy Schedule / Covernote / Certificate of Insurance | VISHNU BATHAM Shukhar             | 14 October 2019  |
| EMAIL TP PRL.mig                      | Letters and Correspondence | Workshop   | VISHNU BATHAM Shukhar             | 14 October 2019  |