

12/23/2018

ASS. REC. BY:

REF: C/ASM19021204/Dg

Special Instructions

SURVEYOR

ASSIGNMENT (Office)

From (Person):

AXA

of

AXA

Date/Time:

26/11/19

Estimated Cost:

Bill to:

OD+TP+WS+TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

SLH 6518A

Insured:

at Workshop n/s

Tel:

of

Policy No:

Claim No:

SAM0277K

Sum Insured:

Excess:

D.O.A.

16/11/19

Make of Veh:
(Client's Record)

H.O.D. Endorsement:

CA / REV / REP. / REV 24 HRS

Date/Time

Person Contacted:

Vehicle IN/OUT

Date/Time

Action/Instruction ()

Estimate

\$500K

Bryan Ang (LKKAuto)

From: LOH Cynthia <cynthia.loh@axa.com.sg>
Sent: Tuesday, 26 November 2019 2:31 PM
To: Bryan Ang (LKKAuto); Admin A
Subject: S9M0277K SLH6518A - POTENTIAL REPUDIATE CASE DUE TO ILLEGAL EXHAUST MODIFICATION
Attachments: SLH6518A - Modified Exhaust Full system.pdf
Importance: High

Hi Bryan,

With refer to the email below and the attached.

According to Nantakumar, the Insured Vehicle's exhaust system is modified from the down pipe all the way to the tail pipe including the catalytic converter. OD repairer advised that Insured confirmed that there is no exhaust cert from LTA.

Kindly conduct investigation and let us have your findings urgently - details has been shared under documents in SmartClaim.

Thank you.

**Please note that we have terminated our fax-line. Hence, please send your correspondences to our two common mail boxes instead.*

- For OD/TP surveys, email to motor.survey@axa.com.sg
- For other correspondences, email to motor.doc@axa.com.sg



Cynthia Loh
Specialist, Motor Claims Department
AXA Insurance Pte Ltd
8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Email: cynthia.loh@axa.com.sg
Customer Care No. 1800 8804741
www.axa.com.sg

5001



Please consider the environment before printing this email

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: RETINAM Nantakumar
Sent: Thursday, November 21, 2019 9:34 PM
To: LOH Cynthia <cynthia.loh@axa.com.sg>
Cc: CHOW Soon Hee Gene <gene.chowsh@axa.com.sg>; HO Vincent <vincent.ho@axa.com.sg>
Subject: S9M0277K SLH6518A MODIFIED EXHAUST SYSTEM

Hi Cynthia,

Further to my message via VP, I now update as follow.

During survey, I noticed that the Insured Vehicle's exhaust system is modified from the down pipe all the way to the tail pipe including the catalytic converter. This will enhance the engine power and might not suit the manufacturer factory setting. There might be a potential breach of policy terms and condition. I had informed the repairer to obtain the exhaust certificate from the Insured or driver if any, and furnish to us.

From my previous experience working with LTA authorized Inspection Centre, such modification is strictly not allowed by LTA. You may check the LTA link (see below) for more information on the modification guideline.

<https://www.onemotoring.com.sg/content/onemotoring/home/owning/modification-guidelines.html>

Thanks & regards

Nantakumar (Mr)

Specialist | SIU & SITF

HP : 9127 3728

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 www.axa.com.sg

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◀◀ Service Request Details

SLH 6518 H.

Claim
S9M0277K

Reference
None ✎

Loss Date
November 16, 2019

wife sister

buyed. 2 yrs ago.

Report Date
Nov 18, 2019 3:47:00 PM

← least person owner.

Request Date
November 26, 2019

← iv notice

Due Date
December 3, 2019

→ voltage. stabilizer

Vendor Name
LKK AUTO CONSULTANTS PTE LTD (OD)

spark plug.

ignitor. ~~with~~ coil

} Done by owner.
D. H. Yoo

Type of Loss
Own Damage

body lat. , ~~brake~~ brake

Services
Investigation

See next inspection.

Actions

recently discovered that ~~thrust~~ was

Next Step
Agree to perform service

non - original. March 2019.

Decline Work Accept Work

May

buyed Direct new.

Vehicle Information

normal. delivery
tappu (wheel)

Hyundai FE Insuran.

Orange. Toyota Prius. Prime taxi.

Make

VOLKSWAGEN

Model

GOLF R 2.0

Service Address

...

Primary Contact/Insured

ONG ZI SHENG

BLK 547 JURONG WEST ST 42, #08-161, 640547, Singapore

82288858

Claim Handler

LOH Cynthia

6568804843

cynthia.loh@axa.com.sg

Additional Instructions

MODIFICATION INVESTIGATION

4

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)

KALE Nagesh

From: Claims Assistance - VAG Singapore <claims@vag.sg>
Sent: Tuesday, November 19, 2019 4:15 PM
To: SG AXA Insurance SM AXA SGP - Motor Survey
Subject: [EXTERNAL] OD Claim DOA 16/11/2019 0958 Hrs for SLH6158A
Attachments: GIA REPORT SLH6518A.PDF

Dear sir/mdm,

Please arrange for a surveyor to come down to West workshop for a survey of this vehicle. Note that the vehicle is undriveable and in our workshop. A copy of the GIA report is attached for your reference.

Best Regards,
Jeffrey

AVANTAGE VAG

Audi | BMW | Mercedes | Volkswagen

6515 9515 Sales & Service | 6795 5005 24hr Towing | www.avantage.sg

AVANTAGE VAG WEST Service & Tuning Centre

48 Toh Guan Road East, #05-123 Enterprise Hub, Singapore 608586

AVANTAGE VAG NORTH Service Centre

160 Sin Ming Drive, #04-17 Sin Ming AutoCity, Singapore 575722

AVANTAGE VAG EAST Service Centre

8 Kaki Bukit Ave 4, #06-48 Premier @ Kaki Bukit, Singapore 415875

Accident Reporting & Repair Centre

48 Toh Guan Road East, #05-155 Enterprise Hub, Singapore 608586

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. 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 willful misrepresentation or withholding 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 centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	16/11/2019 12:41
Date Of Accident	16/11/2019 09:55
Exact Location Of Accident	AYE TWDS CITY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLH6518A
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Insured/Policyholder

Name Of Registered Owner	ONG ZI SHENG
NRIC No	S9050452E
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-82288858
Alternative Phone No	OFFICE-82288858

Vehicle Particulars

Manufacturer	VOLKSWAGEN
Model	GOLF R-2.0 5DR 5K1RX7 (A)

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle?	YES
--	-----

If No, Please state action to be taken

Vehicle Category	PRIVATE CAR
------------------	-------------

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA342068 / 1
Cover Note Number	

Driver

Name of Driver	LAWRENCCE LEOW KOK POH (LIAO GUOBAO)
NRIC No	S8001419H
Date Of Birth	11/01/1980
Occupation	INDOOR
Date Of Driving Pass	09/01/2001
Driving Experience	18 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-82288858
Fax Number	
Contact Number	

Address	BLK 212 ANG MO KIO AVENUE 3 #03-1476 SINGAPORE
Postcode	560212
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	RELATIVE
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	CHAIN COLLISION
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	3
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO ATTACHED

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SCN636G
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. 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 wilful misrepresentation or withholding 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. 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.
7. 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:
 - (i) 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 lawyers/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 Signature
(If driver is not the policyholder)
Date & Time:

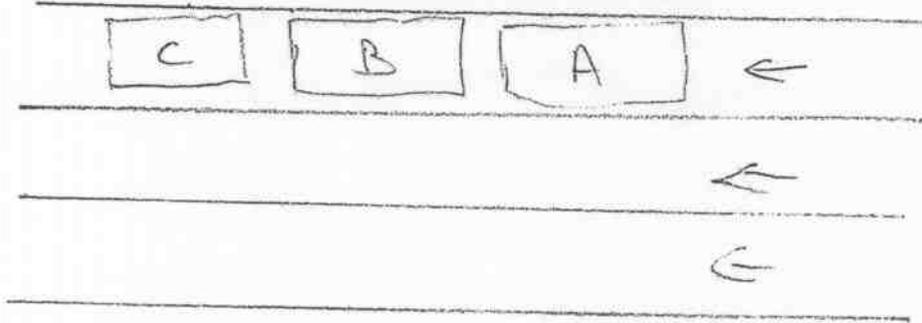


Reporting Centre Personnel's Signature
Name: Isaac Wong
NRIC/FIN No.: SXXX0871B

SKETCH PLAN

AYE TWOS CITY

SKN63661 2LH6518A



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

First Vehicle (Taxi) Jam Brake. 2nd Vehicle ^B and mine vehicle ^A manage to stop in time. After stop First Vehicle (Taxi) Jam brake again so the 2nd Vehicle bang on the Taxi (Vehicle C) and my vehicle bang on ~~it~~ the 2nd Vehicle (B) even I have Jam my brake.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name: Isaac Worley
NRIC/FIN No.: SXXX0871B

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8001419H



Name
LAWRENCE LEOW KOK POH
(LIAO GUOBAO)

Race
CHINESE

Date of birth
11-01-1980

Sex
M

S8001419H

Country/Place of birth
SINGAPORE

REPUBLIC OF SINGAPORE DRIVING LICENCE

S8001419H

LAWRENCE LEOW KOK POH
(LIAO GUOBAO)

Exp. Date: 11 Jan 1990
Ren. Date: 12 May 2015

002566470G

Driver's IP

5510197



NRIC No. S8001419H



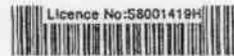
Date of issue
23-07-2015

Address
APT BLK 212 ANG MO KIO AVENUE 3
#03-1476
SINGAPORE 560212

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES

EFFECTIVE DATE

Class	Description	Effective Date
Class 2B	Motorcycles =< 200 cc	05 Mar 1998
Class 2A	Motorcycles between 201 cc and 400 cc	30 Nov 1999
Class 3	Motor cars with unladen weight =< 3000kg with =< 7 passengers, exclusive of driver; and other motor vehicles with unladen weight =< 2500kg	09 Jan 2001



NP 428A



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

Certificate of Insurance

account number
13758

-Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia)
 -Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	ONG ZI SHENG	Certificate number	GA342068 / 1
Cover	Comprehensive	Chassis number	WVWZZZ1KZBW130168
Plan name	Essential	Engine number	CDL041419
NCD applicable	10%		
Vehicle registration number	SLH6518A		
Period of Insurance	from 11/07/2019 to 10/07/2020 (both dates inclusive)		
Finance loan company	UNITED OVERSEAS BANK LIMITED		

Persons or classes of persons entitled to drive*

- (a) The usage of the vehicle by the Policy Holder (Insured) is not covered under this policy
 (b) Any Named Driver as stated in the Policy.
 1 LEOW KOH POH LAWRENCE
 (c) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business
 The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade, or when the Motor Car, whether stationary in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings

EXCESS	Basic Own Damage Excess	SGD 600.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

- \$500 for unnamed *Authorised Driver*
- \$500 for declared *Young and Inexperienced Driver*
- \$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to \$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).
 The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy renewal certificate, endorsement etc.

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	452E
Vehicle Details	
Vehicle No.:	SLH6518A
Vehicle to be Exported:	Yes
Intended Deregistration Date:	30 Nov 2019
Vehicle Make:	VOLKSWAGEN
Vehicle Model:	GOLF R 2.0L 5DR 5K1RX7
Primary Colour:	Black
Manufacturing Year:	2010
Engine No.:	CDL041419
Chassis No.:	WWWZZZ1KZBW130168
Maximum Power Output:	188.0 kW (252 bhp)
Open Market Value:	\$37,833.00
Original Registration Date:	11 Jan 2011
First Registration Date:	11 Jan 2011
Transfer Count:	3
Actual ARF Paid:	\$37,833.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	10 Jan 2021
PARF Rebate Amount:	\$20,808.00
Intended COE Rebate Details	
COE Expiry Date:	10 Jan 2021
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$44,129.00
COE Rebate Amount:	\$4,899.00
Total Rebate Amount:	\$25,707.00

The information contained herein is correct as at 21 Nov 2019

OK