

CC3/A1G 20000463/Asf302

Merlin

ASSISTANT

SJZ973L

2010 Oct

Estimated cost:

Type: ☒ Car / ☐ Bus / Van / Lorry / Truck / Heavy Motor

OD / TP / WS / TP RES / OD RES / LVA / RV / MV

Truck / Trailer

To Report Vehicle To:

Make:

Audi A5 SB

1984

At Workshop on:

Colour:

White

Age:

Insured / Std / N / NA

at:

Superficial:

112698

T/Fair:

Insured / Std / N / NA

Insured:

Engine:

Policy No:

Cites:

WAU2228T0BA016810.

Claims No:

Gas. Cond: ☒ Good / ☐ Fair / ☐ Poor / ☐ Burnt

Sum Insured:

Excess:

\$100/-

Steering: ☒ In order / ☐ Jammed / ☐ Leaked / ☐ Burnt

(Client's Record)

Brake: ☒ In order / ☐ Jammed / ☐ Leaked / ☐ Burnt

Make of Veh:

Mort: ☒ Nil / ☐ STD / ☐ STD A/Rim or

(Policy Condition)

Tyre Size

F:

245/40R18.

R:

245/40R18.

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

NS	OS

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

Bal. or Market Value:

Front

Rear

IDAC Accident Report:

Consistent? Yes or No

R/Bal

06

mm

R/Bal

06

mm

GIA / PR Seen:

Consistent? Yes or No

L/Bal

06

mm

L/Bal

06

mm

Est. Repairs:

days

Res:

Yes or No

D.O.A.

D.O.I.

07/01/20.

Lim Sum:

%

3 Val:

Yes or No

Survey held at:

Premium.

CA / REV / REP. / 24 HRS

Des. of Damages: Frt / Rear / C/S ☒ N/S / UIC / Rooftop or

Date:

Person Contacted:

Vehicle: IN / OUT

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

OD A1G. Total Loss.

SJZ 973L-CC3/A1G 13009283/AK424 DOM-13/07/2013

Submit total loss as not economical for repair.

MV: 37K

PV: 27K

Nett: 10K

MV - \$37K

LTA - \$27,004.00

} Net - \$9,996.00

Draw/Rev: F50 Page 10

14/01/20

☐

: Prel. Report

☒

: Final Report

Days Of Repair:

Resurrey No. of Trip:

Survey Fee:

200

Date/Time: F50 Page 10

14/01/20

Type: Typist

Addl Fees:

☐ Site Insp: 15☐ Night Work: 25☐ Traffic Control: 25☐ Road Closure: 25

Total Loss

11

211

MV - \$ 37K

LTA - \$ 27,004.00

NEA - \$ 9,996.00

09/01/20 @ 10:42 am revised PA to Lim Chng Yany  
via ~~credit~~ memo.

09/01/20 @ 10:52 am made required total loss  
to M&H via memo

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Details	
Owner ID Type:	Singapore NRIC
Owner ID:	685A
Vehicle Details	
Vehicle No.:	SJZ973L
Vehicle to be Exported:	Yes
Intended Deregistration Date:	07 Jan 2020
Vehicle Make:	AUDI
Vehicle Model:	A5 SPORTBACK 2.0 TFSI QU
Primary Colour:	White
Manufacturing Year:	2010
Engine No.:	CDN145094
Chassis No.:	WAUZZZ8T0BA016810
Maximum Power Output:	155.0 kW (207 bhp)
Open Market Value:	\$46,888.00
Original Registration Date:	26 Oct 2010
First Registration Date:	26 Oct 2010
Transfer Count:	0
Actual ARF Paid:	\$46,888.00
Intended PARF Rebate Detail	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	25 Oct 2020
PARF Rebate Amount:	\$23,444.00
Intended COE Rebate Detail	
COE Expiry Date:	25 Oct 2020
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$44,600.00
COE Rebate Amount:	\$3,560.00
Total Rebate Amount:	\$27,004.00

The information contained herein is correct as at 07 Jan 2020

OK

New Cars

Used Cars

Rental Cars

Sell My Car

Directory

Products

Insurance

Articles

Forum

Resources

## 24-Hour Clinic @ Bedok

Open on all weekends &amp; public holidays. Visit our website for estimated waiting times.

SEARCH

Audi A5

Price Range

Depreciation

2010

Vehicle Type

Q

Search

View All

Advanced Search

### Used Car Comparison

Comparing 2 Vehicles

Audi A5 Sportback 2.0A TFSI Quattro



Add to Shortlist

Audi A5 Sportback 2.0A TFSI



Add to Shortlist



NO IMAGE AVAILABLE

This search car about \$5 to \$100,000



NO IMAGE AV

This search car about \$5 to \$100,000

### CAR DETAILS

Price	\$37,000	\$37,888	-
Instalment	\$2,942	\$2,477	-
Registration Date	11-Oct-2010	10-Dec-2010	-
Manufactured	2010	2010	-
Mileage	101,000 km	110,000 km	-
Transmission	Auto	Auto	-
Engine Cap	1,984 cc	1,984 cc	-
Road Tax	\$1,194 /yr	\$1,194 /yr	-
Power	155.0 kW (207 bhp)	132.0 kW (177 bhp)	-
Curb Weight	1,615 kg	1,525 kg	-
Features	2.0L TFSI Quattro, 7 Speed S-Tronic Transmission With Paddle Shifters, AWD, ABS, Dynamic Drive Mode, Cruise Control, Keyless/Push Start And LED DRL.	-	-
Accessories	Full Stock Unit With Many Wear And Tear Items Replaced. Major Items Like Gearbox Has Been Fully Overhauled.	Electric Seats, LED Day Running Lights, Auto Lights, Keyless Entry And Start, Retractable Side Mirrors, Rear Knockdown Seat.	-
Description	Well Maintained, Fully Stock Condition With R55 Exterior. Ignition Coils Just Replaced. Gearbox Overhauled. Interior Has No Signs Of Wear And Tear, Looks Like A New Car Inside. Lowest Depreciation On The Market, With Many Loan Options Available. Owner Consignment Unit, Call To Arrange For Viewing. Option To Renew COE Available.	20 Inch Sport Rims. Tyres 85%, LTA Approved Remus Quad Exhaust With Cert. Full S5 Bodykit With S5 Skirting. S5 Side Mirror Casing. Stage 1 Tuned. Cooling System Replaced With Receipts To Prove. No Agent/Consignment Agent Please	-
COE	\$42,801	\$43,290	-
OMV	\$46,898	\$41,227	-
ARF	\$46,898	\$41,227	-
Depreciation	\$17,860 /yr	\$18,710 /yr	-
No. of Owners	4	5	-
Type of Vehicle	Luxury	Luxury	-
Category	Private Car, Consignment Car	Private Car, Direct Owner Sale	-
Availability	Available	Available	-

### SELLER INFORMATION

## Shirley Hiew (LKK Auto)

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**From:** Shirley Hiew (LKK Auto)  
**Sent:** Tuesday, 14 January 2020 3:44 pm  
**To:** Sim, Priscilla-LK  
**Subject:** RE: SJZ 973L OD / 7046821101SG

Dear Priscilla,

Noted. We will submit our report accordingly.

Kindly assist to contact owner's wife Ms Kelly, +65 9387 8981 for total loss since owner overseas.

*"Wishing you a Happy and Prosperous Lunar New Year"*



Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: [Sur@lkkauto.com](mailto:Sur@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>  
**Sent:** Tuesday, 14 January 2020 3:27 pm  
**To:** Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>  
**Subject:** RE: SJZ 973L OD / 7046821101SG

Dear Shirley

Yes, if confirm total loss.

Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120



**Celebrating 100 Years:**  
Visit [100.aig](http://100.aig) to learn more.

---

**From:** Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]  
**Sent:** Tuesday, January 14, 2020 3:09 PM  
**To:** Sim, Priscilla-LK  
**Cc:** SUR  
**Subject:** [EXTERNAL] SJZ 973L OD / 7046821101SG

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

Dear Priscilla,

Kindly advise whether can we submit our report accordingly?

*Wishing you a Happy and Prosperous Lunar New Year"*



Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: [Sur@lkkauto.com](mailto:Sur@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## Shirley Hiew (LKK Auto)

---

**From:** Koh, Victor-CK <Victor-CK.Koh@aig.com>  
**Sent:** Tuesday, 14 January 2020 3:03 pm  
**To:** Shirley Hiew (LKK Auto); Lim, Kok-Chong; Chang, Lois-KL  
**Cc:** Fong, Andy-SY  
**Subject:** RE: SJZ 973L OD / 7046821101SG

Hi Shirley,

Already email to Priscilla for handling as Total Loss.

Thanks & Regards

Victor Koh  
AIG  
Claims Technical Controller  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120  
Tel +65 6419 1785 | Fax +65 68357416  
[Victor-ck.koh@aig.com](mailto:Victor-ck.koh@aig.com) | [www.aig.com](http://www.aig.com)

---

**From:** Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]  
**Sent:** Tuesday, January 14, 2020 2:49 PM  
**To:** Koh, Victor-CK; Lim, Kok-Chong; Chang, Lois-KL  
**Cc:** Fong, Andy-SY  
**Subject:** [EXTERNAL] SJZ 973L OD / 7046821101SG

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

Dear Sir,

Kindly inform the vehicle is recommended total loss, but we still pending mandate approval from your site.

Please let us have your mandate approval and we shall email Priscilla total loss for the above vehicle.

*"Wishing you a Happy and Prosperous Lunar New Year"*



Thank you.

Best Regards,

Shirley Hiew | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [Sur@lkkauto.com](mailto:Sur@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



## Shirley Hiew (LKK Auto)

---

**From:** Shirley Hiew (LKK Auto)  
**Sent:** Thursday, 9 January 2020 11:00 am  
**To:** claims@premiumauto.com.sg  
**Cc:** Admin-D (LKKAuto); SUR  
**Subject:** RE: OD CLAIM FOR SJZ 973 L ON 5/1/2020

Hi Kelvin,

As spoken, excess is \$ 600.00.

*Wishing you a Happy and Prosperous Lunar New Year"*



Thank you.

Best Regards,

Shirley Hiew | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [Sur@lkkauto.com](mailto:Sur@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** claims@premiumauto.com.sg <claims@premiumauto.com.sg>  
**Sent:** Thursday, 9 January 2020 10:23 am  
**To:** Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>  
**Cc:** Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; 'Claims' <claims@premiumauto.com.sg>  
**Subject:** RE: OD CLAIM FOR SJZ 973 L ON 5/1/2020

Dear Shirley,

Attached is the total loss letter for your reference.

Kindly assist to contact owner wife Ms Kelly +65 9387 8981.

Thank you.

**Best Regards,**  
**Kelvin Khoo**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

# Premium Automobiles

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way  
#07-16 The AIG Building  
Singapore 079120  
Attn: Motor Claims Dept  
Tel: 6419 1993  
Your Ref: **SJZ 973 L**

Norah Khai  
6768 9828  
6841 1183  
Nora.khai@premiumauto.com.sg

Body & Paint Dept  
PA/OD/TL02/2020

6 Jan 2020

Dear Sir/Mdm,

**RE: ACCIDENT INVOLVING VEHICLE NO: SJZ 973 L**  
**VEHICLE MODEL: Audi A5 SB 2.0 TFSI**  
**LOCATION: GHIM MOH ROAD**  
**DOA: 5 JANUARY 2020**

Premium Automobiles Pte Ltd  
Showroom  
9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

We refer to the above-mentioned vehicle.

We have visually inspected the vehicle and would like to inform you that we have come to a conclusion that this vehicle is beyond economical repairs.

Service & Parts Centres  
55 Ubi Rd 1  
Singapore 408699  
Telephone (65) 6336 2323  
Telefax (65) 684 11183

The accident has caused economical damages including unconfirmed items. The damages incur onto the both left hand side door, B-pillar, top roof, sill panel trim, left hand side rear fender, side mirror, sill panel, roof channel, left hand side quarter glass which estimated to be \$32,329.19 for parts.

We also estimated labour cost to be \$32,152.00 before any supplementary.

Kindly arrange for survey.

Kindly be informed that there will be possible additional damages not visible during inspection.

Thank you,



Norah Khai  
Claims Manager

**LKK Auto Consultants Pte Ltd** (Co.Reg.No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

To: AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way #08-16  
Singapore 079120

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn:

Date: 08 Jan 2020

**Preliminary Advice**

Vehicle No	: SJZ973L	Accident Date	: 05/01/2020
Make	: AUDI A5	Policy No.	: 2100233908-09
Assignment Date	: 07/01/2020	Excess	: S\$0.00
Date of Inspection	: 07/01/2020	Est. Duration of Repair	: -
Inspection At	: Premium Automobiles Pte Ltd (UBI) 55 Ubi Road 1 Singapore 408699		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages n/s body and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	TOTAL LOSS
Revised Amount	:S\$	TOTAL LOSS
Check Items (Estimated)	:S\$	TOTAL LOSS
Total	:S\$	TOTAL LOSS
Lump Sum Repair	:S\$	

**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	37,000.00
COE / PARF Rebate	:S\$	27,004.00
Salvage Value	:S\$	
Margin for Repair	:S\$	9,996.00

**Remarks**

- ( ) The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
- ( X ) The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.
- ( ) Other comments :

## 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 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. 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	06/01/2020 15:21
Date Of Accident	05/01/2020 13:50
Exact Location Of Accident	GHIM MOH ROAD(BETWEEN BLK 21 & BLK 13)
Country/State Of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJZ973L
<b>Insured/Policyholder</b>	
Name Of Registered Owner	ROBERT JOSEPH SZEPEVOLGYI
NRIC No	SXXX585A
Email Address	RSZEPEVOLGYI@GMAIL.COM
Mobile Phone No	(LOCAL) +65-81989269
Alternative Phone No	OFFICE-81989269

### Vehicle Particulars

Manufacturer	AUDI
Model	A5 SPORTBACK 2.0 TFSI QU 8T
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?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100233908-09
Cover Note Number	

### Driver

Name of Driver	KAU SHIAO MIN
NRIC No	SXXX588J
Date Of Birth	28/12/1993
Occupation	INDOOR
Date Of Driving Pass	05/06/2006
Driving Experience	13 YEARS AND 7 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-93878981
Fax Number	
Contact Number	
Email Address	KELISFUN@YAHOO.COM

Address	606 CLEMENTI WEST STREET 1 #09-52
Postcode	120606
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SPOUSE
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	SIDE SWIPE
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	2
Was any body injured in the Accident?	YES
Was any injured conveyed to hospital by ambulance?	YES
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?	YES
If Yes, Please state which Police Station	
Police Station Name	TRAFFIC POLICE DIVISION HQ
Police Station Address	ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 65470000 - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

PLEASE REFER TO POLICE REPORT

#### 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	JRR3703
Vehicle Make/Model/Colour	BLACK & RED
Details Of Properties	
Vehicle Category	MOTORCYCLE
Name of Driver	KASIM
NRIC/Passport Number	
Contact Number	98978538
Address	
Postcode	
Insurance Company Name	

Nature Of Damage

No. Of Passenger (Including Driver)

**DETAILS OF INJURED PERSON 1**

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

JRR3703

Were seat belts worn?

Was this injured conveyed to hospital by  
ambulance?

Address

Postcode

## Sketch Plan

### 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 used 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.

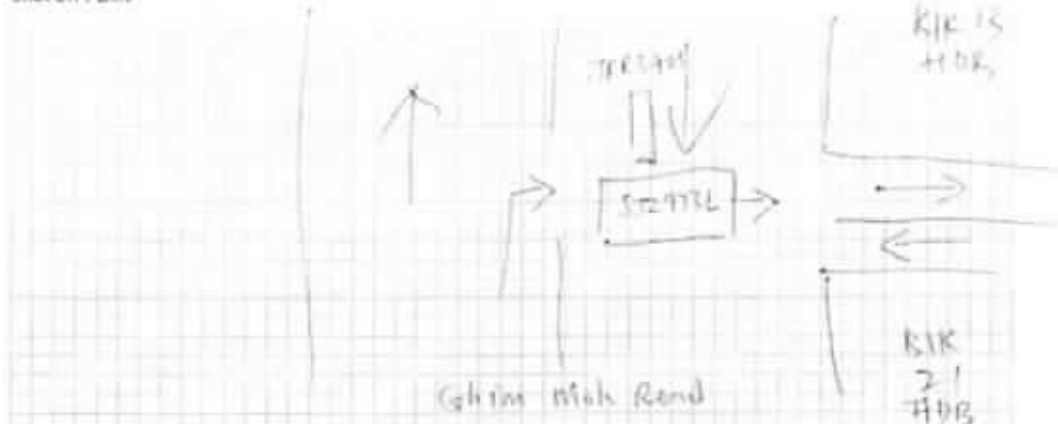
Policyholder's Signature  
Date & Time:

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

Reporting Centre Personnel's Signature  
Name: Wahid Khan  
NIC/FIN No.: G8766000

# Sketch Plan #2

## SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Was turning right into KIR 15A, multilane parking from Ghani Moh Road.

Midway, a bike slammed into ~~right~~ <sup>left</sup> side of car.

Did not notice ~~driver~~ bike.

## 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:  
NIC/PM No.:

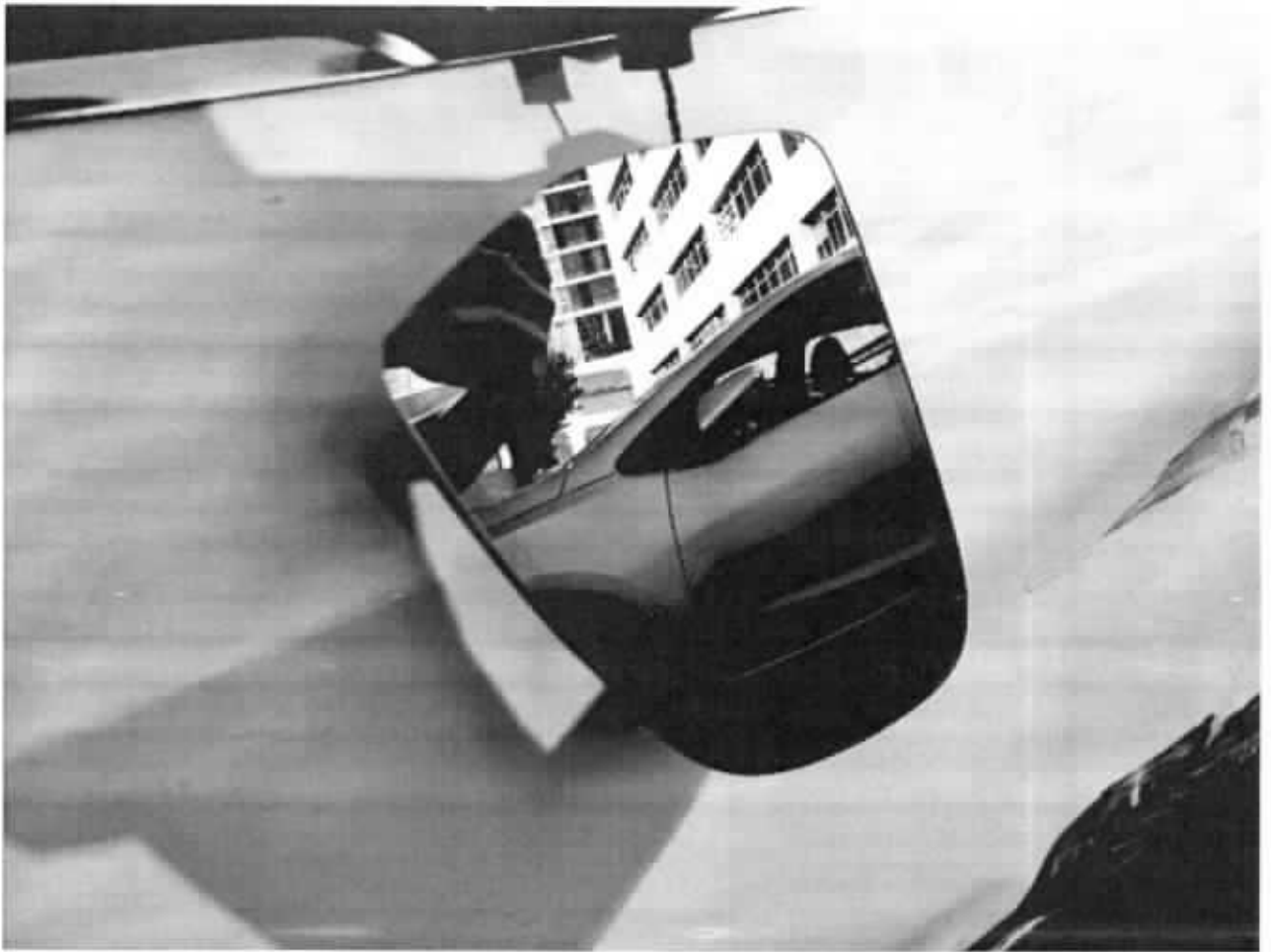




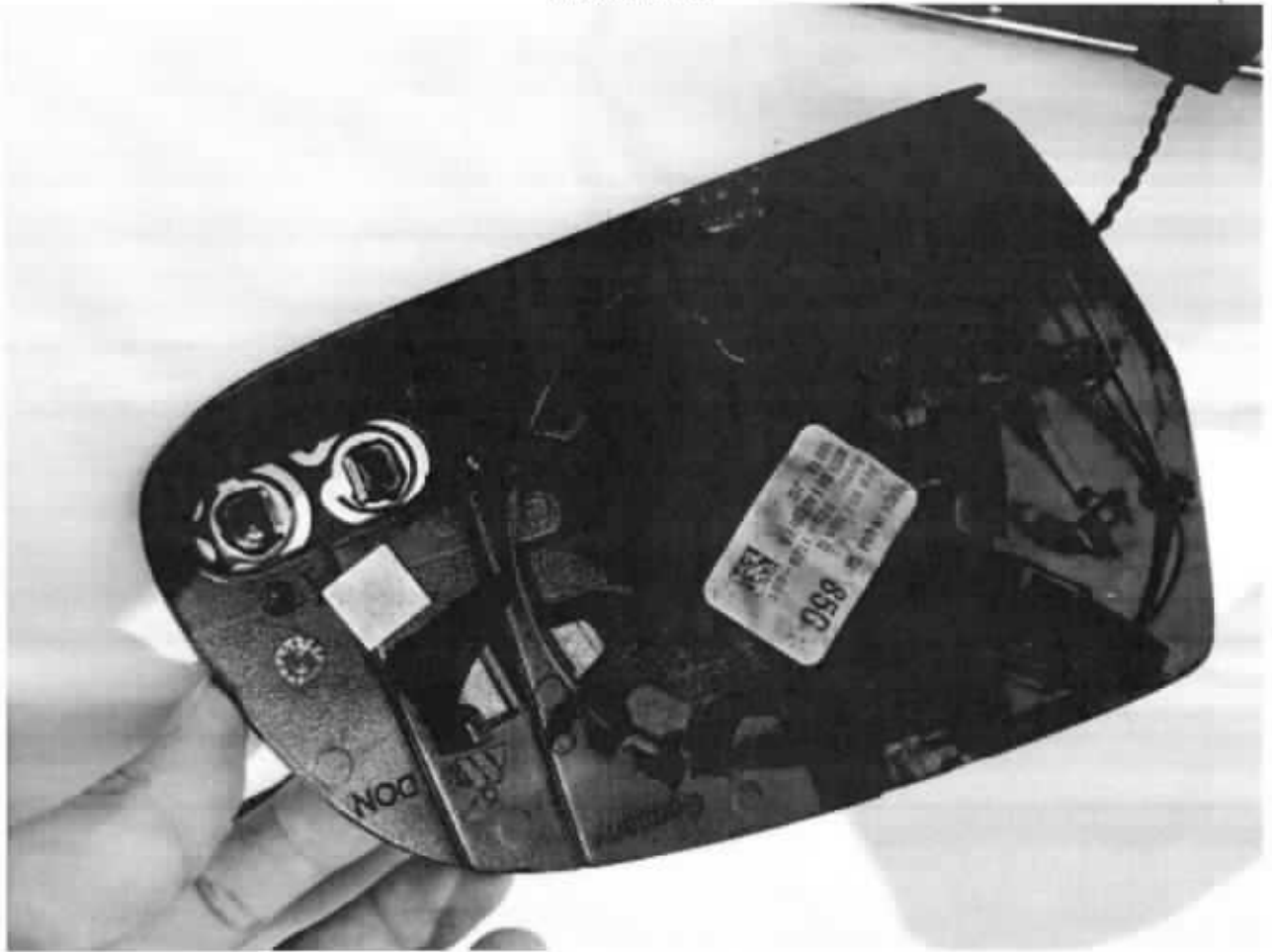
Accident Photo



Accident Photo



Accident Photo





# CERTIFICATE OF INSURANCE

## AUDI AUTO PROTECTOR PRIVATE VEHICLE

**Name of Policyholder** : Szepvolgyi Robert Joseph  
**Period of Insurance** : 26 Oct 2019 To 25 Oct 2020  
**Engine No.** : CDN145094  
**Chassis No.** : WAUZZZ8T0BA016810

**Vehicle No.** : SJZ973L  
**Policy No.** : 2100233908-09  
**Endorsement No.** :  
**Issued Date** : 18 Oct 2019

### ABOUT THE COVER

**Make/Model** : AUDI A5 SPORTBACK 2.0 TFSI QU  
**Engine Capacity/Tonnage** : 1,984.00 CC  
**Driver Restriction** : NA  
**Sum Insured** : Market Value  
**Off Peak Car** : No  
**First Year of Registration** : 2010  
**Insuring with COE/PARF** : Yes

#### Person or Classes of Persons Entitled to Drive\*

- a) The Policyholder  
b) Any other person who is driving on the Policyholder's order or with his/her permission.  
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Inexperienced Driver Excess" ("IDR") if You are or Your Authorised Driver (named or unnamed) has less than 2 years' driving experience.

**Age Condition** : 40 years old and above

#### Limitation as to use\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or 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.

**Loss of Use 1500cc - 1600cc Optional**

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

**Windscreen** : \$100

#### Named Driver and Excess (where applicable)

Szepvolgyi Robert Joseph - \$600 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408686 63662323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6336 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

**Hire Purchase Company/Employer's Loan:** OCBC Bank Ltd

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125200

PREMIUM LEASING - AP

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE  
SINGAPORE 159938

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

*Monile*

**AIG Asia Pacific Insurance Pte. Ltd.**  
AUTHORISED REPRESENTATIVE

SSCSAN

## 24-HOUR AIG AUTO HOTLINE: +65 6338 6200

IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.

### What can the 24-hour AIG Auto Emergency Hotline provide for you?

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

### If no one is injured in the accident:

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

### If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:

- Report the accident to the police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

### What should I do in the event of an accident?

- Keep calm and move your car to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.
- Submit Writ/Summons/Correspondences from third party(ies) to AIG immediately.

## LOSS OF USE CAR REPLACEMENT BENEFIT

**Applicable only if this benefit is included in your motor insurance.** Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number **(65) 6419-3000** for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

### Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within **5** working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the **original** insurance policy and schedule issued by AIG, a copy of the Accident Report from **Audi Customer Service Centre** must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.

**Rental Car Company: Popular Rent A Car Pte. Ltd.**

**Activation Hotline: 67428888**

**501 Guillemard Road Singapore 399840**

**Operation Hours: Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 4pm**

\*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

## IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is **IMPORTANT** and **MUST** be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further 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 that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.



**SINGAPORE  
POLICE FORCE**



T/20200105/7014

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

1 of 3

Report No. T/20200105/7014

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 05/01/2020 22:56		Vide Report No.: D/20200105/0074		Station Diary No.:	
<b>Informant's Particulars</b>					
Name of Informant: KAU SHIAO MIN			Address: APT BLK 606 CLEMENTI WEST STREET 1 #09-52 SINGAPORE 120606		
ID Type / ID No.: NRIC NO / S7347588J			Contact No.: Home/Office: Mobile: 93878981		
Nationality: SINGAPORE CITIZEN			Email: kelisfun@yahoo.com		
Sex: Female	Age: 46	Date of Birth: 28/12/1973	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: Manager			Driving Licence Information: Class:		Date of Expiry:

**General Information of the Accident**

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 05/01/2020 13:45	Type of Location: Straight Road
Location:  GHIM MOH ROAD				
Weather: Clear		Road Surface: Dry		Road Speed Limit: 30 Km/h
Traffic Flow: Two Way		Traffic Control: Not Controlled		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: Yes

**Details of Vehicle Involved**

Vehicle No	Type	Make	Model	Color	Condition	No of Passenger
JRR3703	Motorcycle			Multi-Colored	Slightly Damaged	0
SJZ973L	Car					0

**Details of Person Involved**

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE  
POLICE FORCE**



T/20200105/7014

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

2 of 3

Report No. T/20200105/7014

**CONTINUATION OF REPORT**

<b>Rider</b>			
Name	KASIM	ID No.	NIL
Related Vehicle	JRR3703 (Motorcycle)	Contact No.	98978538
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	Slight
<b>Driver</b>			
Name	KAU SHIAO MIN	ID No.	S7347588J
Related Vehicle	SJZ973L (Car)	Contact No.	93878981
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

was turning right from ghim moh road into blk 13A multi-storey carpark when bike slammed into left side of car.  
i immediately stopped car and come down to help biker who has fallen onto ground.



**SINGAPORE  
POLICE FORCE**



T/20200105/7014

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

3 of 3

Report No. T/20200105/7014

**CONTINUATION OF REPORT**

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:  
Not applicable

Signature Of Interpreter:  
Not applicable

Officer In Charge Of Case:  
TP / TPIB /  
CHONG GUAN FATT  
Contact No.: 65476083

Authentication Stamp  
NP158

Signature Of Informant:  
The identity of the person making this report has  
been authenticated by SingPass. No signature is  
required.

Date/Time:  
05/01/2020 22:56

Classification Of Case:



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

Total Loss

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	09 Jan 2020		07 Jan 2020 18:03 <a href="#">Edit Adj Rpt</a>	<b>\$0.00</b> <a href="#">Edit Estimates</a>	<b>\$0.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

<b>Main</b>	<b>Reference</b>	<b>Claim Details</b>	<b>Documents</b>	<a href="#">Show All</a>
-------------	------------------	----------------------	------------------	--------------------------

**CLAIM SUBFOLDER DETAILS**

**Insured:** ROBERT JOSEPH SZEPEVOLGYI, ID: S2759685A, Tel: +6599999999

**Vehicle Reg. No.:** SJZ973L

**Claim Type:** OD / 7046821101SG

**Repairer:** Premium Automobiles Pte Ltd (UBI) 55 Ubi Road 1, 408699 Ubi - Tel: 67689828/9827/9911

**Handling Insurer:** AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000 ... [Handled by **Sim, Priscilla-LK** - 6419 1755] Priscilla-lk.sim@aig.com

**Adjuster:** LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by **ADRIAN LING**] ... [Final Rpt due 16/01/2020]

**Driver/Custodian:** KAU SHIAO MIN (26 / Female), NRIC: S7347588J, Tel: +6593878981 Email: KELISFUN@YAHOO.COM

**ASSOCIATED MAIL RECEIVED**

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

• AIG\_SG (09/01/2020): SJZ973L / OD / 05/01/2020 / Coverage & Excess update

**ALL ASSOCIATED TASKS**

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

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









































## Claim Documents

\*SJZ973L (7046821101SG)  
 OD  
 Jan 5 2020 1:00PM  
 [ROBERT JOSEPH SZEPEVOLGYI]  
 Premium Automobiles Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View <span>View in Browser</span>		
Assessment Reports														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)											Thumbnail		Print		
1	09/01/20 10:42	Adjuster Immediate Advice													Load HTM		
Photos/Images														3 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)											Thumbnail		Print		
1	09/01/20 10:46	General View													Load JPG		
2	09/01/20 10:46	General View													Load JPG		
3	09/01/20 10:46	General View													Load JPG		
4	09/01/20 10:46	General View													Load JPG		
5	09/01/20 10:46	General View													Load JPG		
6	09/01/20 10:46	General View													Load JPG		
7	09/01/20 10:46	General View													Load JPG		
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25	09/01/20 10:46	General View													Load JPG		
26	09/01/20 10:46	General View													Load JPG		
27	09/01/20 10:46	General View													Load JPG		
Documentation														1 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)											Thumbnail		Print		
1	08/01/20 09:35	SJZ 973L GIA.pdf													Load PDF		
2	08/01/20 09:35	DRIVING & CI.pdf													Load PDF		
3	08/01/20 09:35	POLICE REPORT.pdf													Load PDF		
4	08/01/20 09:35	LOG CARD.pdf													Load PDF		
5	08/01/20 09:35	SG CAR MART.pdf													Load PDF		
6	09/01/20 10:42	LETTER FROM REPAIRER.pdf													Load PDF		

## Linked Accident Report Documents

										View		View in Browser			
Assessment Reports										1 per page					
No	Finalized On	Premium Automobiles Pte Ltd (UBI)										Thumbnail	Print		

Assessment Reports				1 per page	<input checked="" type="checkbox"/>
No	Finalized On	Premium Automobiles Pte Ltd (UBI)		Thumbnail	Print
1	06/01/20 15:33	Accident Statement		Load HTM	<input type="checkbox"/>
Photos/Images				3 per page	<input checked="" type="checkbox"/>
No	Finalized On	Premium Automobiles Pte Ltd (UBI)		Thumbnail	Print
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2	06/01/20 15:31	Accident Photo		Load JPG	<input checked="" type="checkbox"/>
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35	06/01/20 15:32	Police Report		Load JPG	<input checked="" type="checkbox"/>
36	06/01/20 15:32	Police Report		Load JPG	<input checked="" type="checkbox"/>
37	06/01/20 15:32	Police Report		Load JPG	<input checked="" type="checkbox"/>
Documentation				1 per page	<input checked="" type="checkbox"/>
No	Finalized On	Premium Automobiles Pte Ltd (UBI)		Thumbnail	Print
1	06/01/20 15:32	Sketch Plan		Load JPG	<input checked="" type="checkbox"/>
2	06/01/20 15:32	Sketch Plan #2		Load JPG	<input checked="" type="checkbox"/>

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			

Show Remarks To: ☐ Handling Insurer

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

# LKK Auto Consultants Pte Ltd

(Co Reg No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

## VEHICLE DAMAGE INSPECTION REPORT

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building, 78 Shenton Way #08-16  
Singapore 079120

Our File No: CC3/AIG20000463/ASF3E2

Date: 14/01/2020

### REFERENCE

Insured/Claimant: ROBERT JOSEPH SZEPOVOLGYI

Policy No: 2100233908

Date of Loss: 05/01/2020

Nature of Claim: OD

Claim No: 7046821101SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SJZ973L

Make &amp; Model: AUDI A5, 2.0 SPORTBACK (A)

Engine No: CDN145094

Reg. Date: 26/10/2010 (Man. Year: 2010)

Chassis No: WAUZZZ8T0BA016810

Colour: White

Odometer: 112698 km

Engine Capacity: 1984 cc

Market Value/New Car Price: S\$37,000.00

Sum Insured (S\$): Market Value/New Car Price

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

### CONDITION OF TYRES

Front Tyre Size: 245/40 R18 Rear Tyre Size: 245/40 R18

Front Left Side: Pirelli 6 mm Rear Left Side: Pirelli 6 mm

Front Right Side: Pirelli 6 mm Rear Right Side: Pirelli 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>- Excess (S\$)</b>	<b>600.00</b>	<b>600.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Nett Amount (S\$)</b>	<b>-600.00</b>	<b>-600.00</b>	<b>0.00</b>	<b>0.00</b>

### INSPECTION

Date of Assignment: 07/01/2020

Date Inspected: 07/01/2020 Inspected At:

Premium Automobiles Pte Ltd (UBI)

55 Ubi Road 1

Singapore 408699

Estimated Period of Repair: 0.0 days

Adjuster: ADRIAN LING

Manager: Hiew May Fung

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

**TOTAL LOSS ASPECT**

Market Value : \$37,000.00  
OMV : \$46,888.00  
PARF Rebate (1) : \$23,444.00  
Quota Premium Paid : \$44,600.00  
COE Rebate (2) : \$3,560.00  
Total Rebate (1) + (2) = : \$27,004.00

The total amount incurred will be Market Value \$ 37,000.00 minus Total Rebate \$ 27,004.00 =  
\$ 9,996.00 before excess.

In view of the above, the vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

## REPAIR DETAILS

### Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.
---

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.
---

< END OF ESTIMATES >