

LOH CHEE HENG

CC6/AIG20000636/Kea3

LKK:

IDAC:

ASSIGNMENT

Surveyor: KENNETH

DOI: 09/01/2020

Date / Time: 09/01/2020

Registered in Merimen: 10/01/2020

Pre-assign / CCU / FTE



Insured Vehicle No.: SLG 5161G

Claim No.: 7455109385SG

E X
G X

Name of Insured: NG XIAO HUI, LINDA

Policy No.: 2100485160

Insured Tel No.: HP: +65-98561983

Make / Model: RENAULT KADJAR-1.5 DCI EDC 6 S&S EU6 (M)

Excess Sec II :SS D.O.A: 03/01/2020

Place of Accident: CROSS STREET BEFORE THE JTN
W SOUTH BRIDGE RDIs driver the owner? (☒ YES / NO) Nature of Accident:

If NO, Driver Name / Age:

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

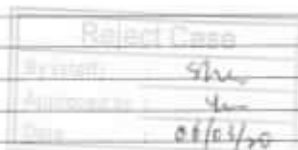
Driver Tel No.: (V/L: YES / NO)

Insured Liability: % Final ? Yes / No

SMQ 8134B

INSRS:
WSP: OPTIMA WERKZ
Tel:
Liability:
RMKS:INSRS:
WSP:
Tel:
Liability:
RMKS:INSRS:
WSP:
Tel:
Liability:
RMKS:INSRS:
WSP:
Tel:
Liability:
RMKS:

| Date/ Time | SMQ 8134B - X | SLG 5161G - X | STAGE | DATE / PIC |
|------------|-----------------------------------|---------------|-----------------------------------|--------------------------|
| | | | Non-Reporting ltr (1st): | |
| | | | Non-Reporting ltr (2nd): | |
| 20-01-20 | SEEK APPROVAL TO REJECT TP CLAIM. | | Non-Reporting ltr (Final): | |
| | | | Notification ltr (if non-pickup): | |
| 21-01-20 | APPROVAL TO REJECT TP CLAIM. | | Call OE: | |
| | | | After call ltr to OE: | |
| 06-03-20 | EMAIL LTR TO REJECT TP CLAIM. | | Documentation Check List: | Handler Typist |
| | | | Notification ltr (if non-pickup): | <input type="checkbox"/> |
| | | | After call ltr to OE: | <input type="checkbox"/> |
| | | | Authorisation To Act: | <input type="checkbox"/> |
| | | | Release Voucher: | <input type="checkbox"/> |
| | | | Final Repair Bill: | <input type="checkbox"/> |
| | | | Car Rental Invoice: | <input type="checkbox"/> |
| | | | Towing Invoice: | <input type="checkbox"/> |
| | | | LTA / GIA: | <input type="checkbox"/> |
| | | | Medical Bill: | <input type="checkbox"/> |
| | | | PIR: | <input type="checkbox"/> |
| | | | Mandate/Reject Instruction: | <input type="checkbox"/> |
| | | | LOD: | <input type="checkbox"/> |
| | | | Payment Breakdown Form: | <input type="checkbox"/> |
| | | | Post-Repair Photos: | <input type="checkbox"/> |
| | | | Others: | <input type="checkbox"/> |



| | | | | |
|---|----------------------------|-----------------------------------|---------------|--|
| PRELIMINARY ADVICE | | Date/Time: | Sent By: | Confirm by: KSC |
| FINALIZATION | | Date/Time: | Confirm with: | Confirm by: KSC |
| Repair Cost: | PIP SS 400 | (2 days) Reduction: | 77 % | Email <input type="checkbox"/> Call <input type="checkbox"/> |
| FINAL SETTLEMENT | | Date/Time: | Confirm with: | Email <input type="checkbox"/> Call <input type="checkbox"/> |
| Final Liability: | % 0 | (Agreed / Assessed) BOLA S/N No.: | 15 | If NO or B 28, Ass. Lia: |
| Repair Cost: | SS | TP CHANGED LATE FIN ON | | |
| Loss of Rental (LOR): | SS (days) | | | |
| Loss of Use (LOU): | SS (\$ x days) | | | |
| Loss of Income (LOI): | SS (\$ x days) | | | |
| LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/> | [Tick only one] | | | |
| GIA/LTA Search | SS | | | |
| Medical: | SS | | | |
| Disbursement: | SS (e.g. Tow/ Independent) | | | |
| Legal Cost: | SS | | | |
| Total: | SS | Global Sum SS: | | |
| FINAL PAYMENT | | Date/Time: | Confirm with: | Email <input type="checkbox"/> Call <input type="checkbox"/> |
| Payee 1: | SS | Name 1: | | |
| Payee 2: (Strike if N.A.) | SS | Name 2: | | |
| Payee 3: (Strike if N.A.) | SS | Name 3: | | |

COPY SENT
6/3/2020

- 1) Claim status: Normal/Reject/Private Settle
 2) Report Format: TP
 3) Survey fee: 9300

ASSIGNMENT

From:

Date:

09/01/2020

Estimated Cost:

OD ☒ TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No:

SMQ 8134B

at Workshop n/s

OptimaWerkz

at

9A Seabrook North Ave S

Insured:

Policy No:

Claims No:

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(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:

2

days

Res.: Yes or No

Lum Sum:

1.31 %

3 Val: Yes or No

CA / REV / REP. / 24 HRS ^{wp}

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

SMQ 8134B

Vn Page:

12 19

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Private Mover /

Truck / Trailer or

Make:

Honda Shuttle

Wagon

CC

1496

Colour:

m-Black

A/C:

Insured / Std / NI / NA

Sp. Reading

12852

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

GP7

2003513

Gen. Cond: Good ☒ Fair / Poor / BurntSteering: Inorder ☒ Jammed / Leaked / Burnt orBrake: Inorder ☒ Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

195/55R15

R:

BS ☒ EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal.

8

mm

R/Bal.

8

mm

L/Bal.

8

mm

L/Bal.

8

mm

D.O.A.

3/1/20

D.O.I.

9/1/2020

Survey held at

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

Rear O/S

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

Date / Time

Action / Instruction

PIP-400 (RSP-1.314-80 TT) ENCLURE (Check Item #814-32)

Date/Time, File Path in?



: Prel. Report



: Final Report

i)

Date/Time, File Path in?

ii)

Report Format:

Email: 200 / MCH/15

Days Of Repair:

Resurvey No. of Trip:

Add Fee:



Site Insp (\$



Interview (\$



Tech. Insp (\$



Workshop (\$

Survey Fee:

Transportation:

S + RS: 10

Phone:

Other:

Total:

Date: 07/01/2020
 Vehicle No: SMQ8134B
 Model: HONDA SHUTTLE HYBRID 1.5
 Chassis: GP72003513-2018
 Reg.Year: 2019

Third Party Insurer: AIG
 Third Party Veh No: SLG5161G
 Date of Accident: 03/01/2020

*Not Authorised
 Repair By paint
 To 2 days*

ESTIMATE

| NO. | DESCRIPTION | QTY | UNIT S\$ | AMOUNT S\$ |
|-------------|-----------------------------|-----|----------|-------------------|
| 1 | REAR BUMPER | 1 | | \$783.70 |
| 2 | REAR BUMPER CLIPS | 8 | \$5.80 | \$46.40 |
| 3 | REAR BUMPER SIDE BRACKET RH | 1 | | \$87.80 |
| 4 | REAR BUMPER REFLECTOR RH | 1 | | <i>in</i> \$65.60 |
| 5 | REAR END PANEL | 1 | | REPAIR |
| SUB TOTAL | | | | \$983.50 |
| LESS 20% | | | | -\$196.70 |
| PARTS TOTAL | | | | \$786.80 |

LABOUR CHARGES:

LABOUR CHARGES TO REMOVE, REPLACE, REPAIR, READJUST REAR ACCIDENT AREAS & ETC.

\$400.00 *200*

LABOUR CHARGES FOR PAINTING & TO SUPPLY PAINT & FURNISHING MATERIALS AT REAR BUMPER, REAR END PANEL & ETC.

\$450.00 *200*

LABOUR CHARGES TO REMOVE & REFIX REAR BUMPER REVERSE SENSOR & ETC. TO EFFECT REPLACE OF REAR BUMPER.

\$80.00 *7*

LABOUR TOTAL \$930.00

ONG TOTAL \$1,716.80

L&K Auto Consultants hence notify the Repairer of the following:

- To survey before/after spray painting
- To supply damaged panel during survey
- Parts prices are subject to confirmation
- Third party survey is not "Without Prejudice" item
- No dispute over who is at fault
- Settlements in kind must be surveyed and subject to the approval of the Insurance Company

Acknowledged by Repairer

Signature

Date

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Company

Owner ID:

357K

Vehicle Details

Vehicle No.:

SMQ8134B

Vehicle to be Exported:

No

Intended Deregistration Date:

06 Jan 2020

Vehicle Make:

HONDA

Vehicle Model:

SHUTTLE HYBRID 1.5 AUTO

Primary Colour:

Black

Manufacturing Year:

2018

Engine No.:

LEB7104571

Chassis No.:

GP72003513

Maximum Power Output:

101.0 kW (135 bhp)

Open Market Value:

\$23,096.00

Original Registration Date:

02 Dec 2019

First Registration Date:

02 Dec 2019

Transfer Count:

0

Actual ARF Paid:

\$14,335.00

Intended PARF Rebate Details

PARF Eligibility:

Yes

PARF Eligibility Expiry Date:

01 Dec 2029

PARF Rebate Amount:

\$10,751.00

Intended COE Rebate Details

COE Expiry Date:

01 Dec 2029

COE Category:

B - Car above 1600cc or 97kW (130bhp)

COE Period(Years):

10

QP Paid:

\$37,000.00

COE Rebate Amount:

\$36,639.00

Total Rebate Amount:

\$47,390.00

The information contained herein is correct as at 06 Jan 2020

OK

Hsiao Tong (LKKAuto)

From: Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)
<ChanSiauChin@smrt.com.sg>
Sent: Friday, 22 November 2019 12:13 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: OUR REF:BUS/10/19/1040 - ACCIDENT ON 17/10/19 INVOLVING SG5784B AND SLC9184K ALONG AT JUNCTION OF SLIP RD AYE AND SOUTH BUONA VISTA RD AFT BS:18101 (PSB SCIENCE PK BLDG)

Importance: High

Without Prejudice

Dear Hsiao Tong,

We regret that CCTV footage is not available on this matter.
Kindly look into the matter & let us have your offer soon.

Thanks & Regards,
Karen Chan
Claims Department
Tel: 6556 3523

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: 18/11/2019 17:50
To: Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Chong Fei Yuan (Auto Svcs/Claims & IA/Claims & IA); Balqish Binte Abdul Halil (Auto Svcs/Claims & IA/Claims & IA/Buses); Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses); Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses); Admin A
Subject: RE: OUR REF:BUS/10/19/1040 - ACCIDENT ON 17/10/19 INVOLVING SG5784B AND SLC9184K ALONG AT JUNCTION OF SLIP RD AYE AND SOUTH BUONA VISTA RD AFT BS:18101 (PSB SCIENCE PK BLDG)

LKK REF: CC3/EQI19018712/Epa3 Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

As per EQ instruction, we would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses) <OngHuaYen@smrt.com.sg>

Sent: Monday, 18 November 2019 2:47 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Cc: Chong Fei Yuan (Auto Svcs/Claims & IA/Claims & IA) <FeiYuan@smrt.com.sg>; Balqish Binte Abdul Halil (Auto Svcs/Claims & IA/Claims & IA/Buses) <BalqishBAH@smrt.com.sg>; Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <TanWeiTeck@smrt.com.sg>; Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>

Subject: OUR REF:BUS/10/19/1040 - ACCIDENT ON 17/10/19 INVOLVING SG5784B AND SLC9184K ALONG AT JUNCTION OF SLIP RD AYE AND SOUTH BUONA VISTA RD AFT BS:18101 (PSB SCIENCE PK BLDG)

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SG5784B. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

| | |
|----------------|----------------------------------|
| Cost of Repair | \$1,924.00 |
| Loss of Use | \$875.00 (2.5 days x \$350.00) |
| LTA search fee | \$7.00 |
| Total | \$2,806.00 |

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 2) GIA report
- 3) 3) LTA search

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Thanks & Regards
Hua Yen

Asher Sng (LKKAUTO)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Tuesday, 21 January 2020 11:29 AM
To: Asher Sng (LKKAUTO)
Subject: RE: [REJECT CLAIM] Your ref: 7455109385SG, ACCIDENT INVOLVING SLG 5161G (OI) & SMQ 8134B (TP) ON 03/01/2020

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

You may proceed to reject claim under BOLA 15 as suggested.

Thank you.

Best regards,
Loh Chee Heng
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building, 78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]
Sent: Monday, 20 January 2020 2:18 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: [EXTERNAL] [REJECT CLAIM] Your ref: 7455109385SG, ACCIDENT INVOLVING SLG 5161G (OI) & SMQ 8134B (TP) ON 03/01/2020

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

Your ref: **7455109385SG**

Dear Sir/Madam,

ACCIDENT INVOLVING SLG 5161G (OI) & SMQ 8134B (TP) ON 03/01/2020

We refer to the above matter.

TP reported that OI rear ended his vehicle after he completed the lane changed.

OI reported that TP changed into his lane and jam break causing the accident.

Insured video uploaded in merimen clearly show that third party make a lane changed into our insured.

We are of the opinion that the liability is not third party favour.

In view of the above, we are intending to reject TP claim.

For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: asher.sng@lkkauto.com | fax: 6741-4108

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



Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Friday, 6 March 2020 11:08 AM
To: Lily Loi
Cc: Sharon Ten; Ling Ting An; Ong Hock Kong
Subject: RE: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG) *** LKK REF: CC6/AIG20000636/Kea3
Attachments: Video - Accident (online-video-cutter.com).mp4

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir/Mdm,

We refer to the above matter.

ACCIDENT INVOLVING SMQ 8134B AND SLG 5161G ON 03/01/2020

We attached here with a copy of our insured's video for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client changed into our insured lane.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: asher.sng@lkkauto.com | fax: 6741-4108

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

From: Lily Loi <lily.loi@ow.sg>
Sent: Thursday, 6 February 2020 12:16 PM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Cc: Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG) *** LKK REF: CC6/AIG20000636/Kea3

Hi Asher,

Till to date, we have not yet received your insured video footage.

Thank you.

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA WERKZ PTE. LTD.

Head office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: 482 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9919 Fax: (+65) 6481 1011
Tel: (+65) 6452 8868 Fax: (+65) 6452 9223

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person.

Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Lily Loi

Sent: Tuesday, 4 February 2020 4:04 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG) *** LKK REF: CC6/AIG20000636/Kea3

Dear Asher,

Please provide us your insured video footage and sketch plan.

Thank you.

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA WERKZ PTE. LTD.

Head office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: 482 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9919 Fax: (+65) 6481 1011
Tel: (+65) 6452 8868 Fax: (+65) 6452 9223

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person.

Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Monday, 20 January 2020 2:09 PM

To: Lily Loi <lily.loi@ow.sg>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG) *** LKK REF: CC6/AIG20000636/Kea3

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Sirs,

We refer to the above matter.

Please be informed that liability is unclear for this matter. Our insured driver reported that your client encroach into his path and collided with our insured vehicle.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of video footage/witness statement/scene photos(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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



From: Lily Loi <lily.loi@ow.sg>

Sent: Monday, 20 January 2020 2:02 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG) *** LKK REF: CC6/AIG20000636/Kea3

Dear Asher,

We would like to check liability.

Thank you.

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//WERKZ PTE. LTD.

Head office: 6 Kung Chong Road Singapore 159143

Branch: 9A Serangoon North Ave 5 Singapore 554500

Branch: 482 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112

Tel: (+65) 6484 9019 Fax: (+65) 6481 1011

Tel: (+65) 6462 8868 Fax: (+65) 6462 9223

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person.

Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Sent: Tuesday, 14 January 2020 9:17 AM

To: Lily Loi <lily.loi@ow.sg>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Cc: Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG) *** LKK REF:

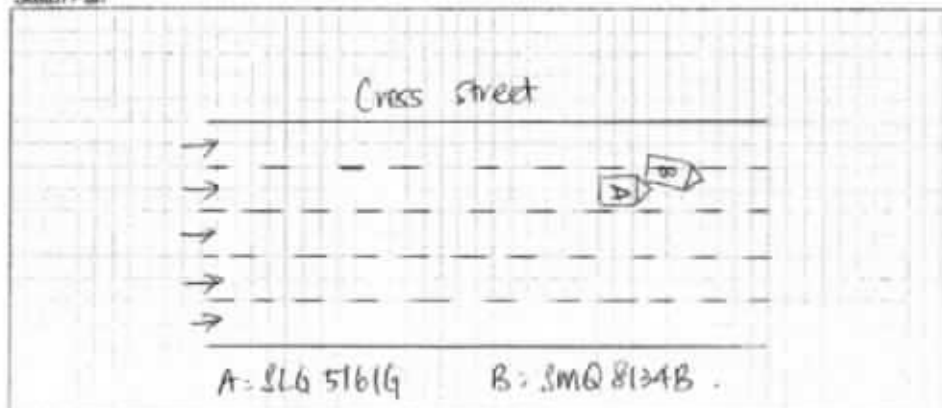
CC6/AIG20000636/Kea3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.

Sketch Plan



Describe Circumstance of the Accident

The Haval's cut into my lane and I swerved my lane. The driver was annoyed and Asher Hartmaning into my lane proceeded to contribute ~~adding~~ adding to my anger his disagreement. With anticipation that he would just turn into my lane and extract driving but he had stopped to get out and at that point, I ended up accidentally turning into the lane right next to him. He was a good driver and I don't think it was his fault of my to just cut into another lane without paying attention to the traffic behind us that time.

Please note that for liability, claim negotiation and settlement, please contact **Asher at 6841 6051**.

Our respective case handler will look into the matter and get back to you in due course.

To check availability of the case handler, you may contact the undersigned.

"Wishing you a Happy and Prosperous Lunar New Year"



Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Lily Loi <lily.loi@ow.sg>

Sent: Friday, 10 January, 2020 10:14 AM

To: assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>

Subject: RE: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG)

Dear Mei Kwan,

Enclosed marked estimate for your perusal.

Kindly advise on liability,

Thank you.

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA WERKZ PTE. LTD.

Head office: 6 Kung Chong Road Singapore 159143

Branch: 9A Serangoon North Ave 5 Singapore 554500

Branch: 462 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112

Tel: (+65) 6484 8819 Fax: (+65) 6481 1011

Tel: (+65) 6452 6868 Fax: (+65) 6452 9223

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person.
Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Lily Loi
Sent: Thursday, 9 January 2020 11:04 AM
To: assignments@lkkauto.com
Cc: Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>
Subject: PRI - SMQ8134B CLAIMING AGAINST SLG5161G DOA 03/01/2020 (AIG)

Dear Officer,

We had conducted PRI on 09/01/2020, 10.30am.
Please advise on liability and officer in charge.
Thank you.

Best Regards,

Lily Loi (Ms.)
Senior Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011

OPTIMA WERKZ PTE. LTD.

Head office: 6 Kung Chong Road Singapore 169143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: 462 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9019 Fax: (+65) 6481 1011
Tel: (+65) 6452 6068 Fax: (+65) 6452 9223

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person.
Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

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

Revoked / No settlement

| CLAIM SUBFOLDER TRACKING | | | | | | | |
|--------------------------|---|---------------|--|--|--|------------|---|
| Case | Notified | Est Submitted | Adj Assigned | Adj Rpt | Adj Submitted | Ins Auth'd | Status |
| Main | 07 Jan 2020 Edit Reg | | 09 Jan 2020 00:00 Edit Adj Rpt | S\$400.00 Edit Estimates | S\$400.00 View Rpt | | Pending for Survey Report Cancel Case |

| | | | | |
|-------------|------------------|----------------------|------------------|--------------------------|
| Main | Reference | Claim Details | Documents | Show All |
|-------------|------------------|----------------------|------------------|--------------------------|

CLAIM SUBFOLDER DETAILS [Created by adjuster]

| | | | |
|-----------------------------|--|------------------------|--|
| Insured: | NG XIAO HUI, LINDA, ID: S8329994J | | |
| Main Claimant: | INSPIRED EMPIRE AUTO LEASING PTE LTD | | |
| Vehicle Reg. No.: | SMQ8134B | Date of Loss: | 03/01/2020 14:00 - :59 [1 Months and 1 Days From LTA Reg Date (Man Yr)] |
| Claim Type: | TP / 7455109385SG | Policy/Cover Note No.: | (Comprehensive) |
| Vehicle Reg. No. (Insured): | SLGS161G | Policy No. (Claimant): | 5113397340-000010DC |
| | | Excess: | |
| Repairer: | Optima Werkz Pte Ltd (HQ) 6 Kung Chong Road, 159143 Leng Kee - Tel: 64721313 | | |
| Handling Insurer: | AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Loh, Chee-Heng] Chee-Heng.Loh@aig.com | | |
| Claimant's Insurer: | NTUC Income Insurance Co-operative Ltd (HQ) - Tel: | | |
| Adjuster: | LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KENNETH KONG] ... [Final Rpt due 21/01/2020] | | |

ASSOCIATED MAIL RECEIVED [View All](#) [Compose Case Mail](#)

There are no mail for this case.

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

*SMQ8134B (7455109385SG)
 [SLG5161G]
 TP
 1NSPIRED EMPIRE AUTO LEASING PTE LTD
 Jan 3 2020 2:00PM
 [NG XIAO HUI, LINDA]
 Optima Werkz Pte Ltd

| | | | | | | | | | | | |
|----------------------|-----------------|---|--|--------------------|--|--------------|--|--------------|--|-----------------------------------|-------------------------------------|
| Upload Documents | | Upload Photos | | Compose New Letter | | Upload Video | | Upload Audio | | View View in Browser | |
| Video | | | | | | | | | | 1 per page | <input checked="" type="checkbox"/> |
| No | Finalized On | AIG Asia Pacific Insurance Pte. Ltd. (SG) | | | | | | Thumbnail | Print | | |
| 1 | 13/01/20 15:16 | Video - Accident | | | | | | | Load AVI | | |
| Photos/Images | | | | | | | | | | 1 per page | <input checked="" type="checkbox"/> |
| No | Relabel/Reorder | LKK Auto Consultants Pte Ltd (HQ) | | | | | | Thumbnail | Print | | |
| 1 | 06/03/20 11:06 | General View | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 2 | 06/03/20 11:06 | General View | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 3 | 06/03/20 11:06 | General View | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 4 | 06/03/20 11:06 | General View | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 5 | 06/03/20 11:06 | General View | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 6 | 06/03/20 11:06 | General View | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 7 | 06/03/20 11:06 | General View | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 8 | 06/03/20 11:06 | Odometer Reading | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| 9 | 06/03/20 11:06 | Chassis Number | | | | | | | Load JPG <input checked="" type="checkbox"/> | | |
| Documentation | | | | | | | | | | 1 per page | <input checked="" type="checkbox"/> |
| No | Relabel/Reorder | LKK Auto Consultants Pte Ltd (HQ) | | | | | | Thumbnail | Print | | |
| 1 | 10/01/20 10:43 | TP ESTIMATE - MARKED | | | | | | | Load PDF | | |
| 2 | 10/01/20 10:43 | TP GIA REPORT | | | | | | | Load PDF | | |
| 3 | 06/03/20 11:08 | APPROVAL TO REJECT TP CLAIM | | | | | | | Load PDF | | |
| 4 | 06/03/20 11:08 | EMAIL WSP TO REJECT TP CLAIM | | | | | | | Load PDF | | |
| No | Finalized On | AIG Asia Pacific Insurance Pte. Ltd. (SG) | | | | | | Thumbnail | Print | | |
| 1 | 13/01/20 15:12 | OI GIA REPORT | | | | | | | Load PDF | | |

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: 100px; width: 100%;"></div> | | | | |
| Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small> | | | | |

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC6/AIG20000636/KEA3Q2

Date: 11/03/2020

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No:

Claimant Vehicle No : SMQ8134B Insured Vehicle No : SLG5161G

Date of Loss: 03/01/2020 Nature of Claim: TP Claim No: 7455109385SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SMQ8134B
 Make & Model: HONDA SHUTTLE HYBRID, 1.5 (A) Engine No: LEB7104571
 Reg. Date: 02/12/2019 (Man. Year: 2018) Chassis No: GP72003513
 Colour: Metallic Black Odometer: 12852 km
 Engine Capacity: 1496 cc
 Market Value/New Car Price: N/A
 Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size: 195/55 R15 Rear Tyre Size: 195/55 R15
 Front Left Side: Dunlop 8 mm Rear Left Side: Dunlop 8 mm
 Front Right Side: Dunlop 8 mm Rear Right Side: Dunlop 8 mm

The above values represent the remaining tyre treads depth

| COST OF CLAIMS | Repairer's | Adjuster's | Difference | Diff % |
|------------------------------------|-----------------|---------------|-----------------|--------------|
| Parts | 786.80 | 0.00 | 786.80 | 100.00 |
| Miscellaneous Items | 0.00 | 0.00 | 0.00 | |
| Labour | 930.00 | 400.00 | 530.00 | 56.99 |
| Paintwork Labour | 0.00 | 0.00 | 0.00 | |
| Towing | 0.00 | 0.00 | 0.00 | |
| Gross Total (S\$) | 1,716.80 | 400.00 | 1,316.80 | 76.70 |
| + GST 7.00/7.00% (S\$) | 120.18 | 28.00 | 92.18 | 76.70 |
| Nett Amount (S\$) | 1,836.98 | 428.00 | 1,408.98 | 76.70 |
| Global Sum Settlement (S\$) | | 0.00 | | |

INSPECTION

Date of Assignment: 09/01/2020
 Date Inspected: 09/01/2020 Inspected At: Optima Werkz Pte Ltd (HQ)
 6 Kung Chong Road
 Singapore 159143
 Estimated Period of Repair: 2.0 days

Adjuster: KENNETH KONG

Manager: Asher Sng Rong Yi

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

REPAIR DETAILS

Recommended Parts

| No. | Qty | Part No. | Particulars | Condition | Repairer's | Amount |
|---|-----|----------|------------------------------|-------------|------------|--------|
| 1 | 1 | | *REAR BUMPER | *Check | 783.70 FL | *- FL |
| 2 | 8 | | *REAR BUMPER CLIPS | *Check | 46.40 FL | *- FL |
| 3 | 1 | | *REAR BUMPER SIDE BRACKET RH | *Check | 87.80 FL | *- FL |
| 4 | 1 | | *REAR BUMPER REFLECTOR RH | Serviceable | 65.60 FL | *- FL |
| 5 | 1 | | *REAR END PANEL (NPA) | Repair | 0.00 FL | *- FL |
| F=Franchise part. L=ListItemDisc. | | | | | | |
| Sub Total (\$\$) | | | | | 983.50 | 0.00 |
| - List Item Discount on L Items 20.00/20.00% (\$\$) | | | | | 196.70 | 0.00 |
| Total Parts (\$\$) | | | | | 786.80 | 0.00 |

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

| No | Particulars | Lab.Type | Repairer's | Amount |
|-------------------------|---|----------|---------------|---------------|
| Labour Items | | | | |
| 1 | LABOUR CHARGES TO REMOVE ,REPLACE ,REPAIR ,READJUST REAR ACCIDENT AREAS & ETC | New | 400.00 | 200.00 |
| 2 | LABOUR CHARGES FOR PAINTING & TO SUPPLY PAINT & FURNISHING MATERIAL AT REAR BUMPER ,REAR END PANEL & ETC | New | 450.00 | 200.00 |
| 3 | LABOUR CHARGES TO REMOVE & REFIX REAR BUMPER REVERSE SENSOR & ETC.TO EFFECT REPLACE FOR REAR BUMPER (*Check) | New | 80.00 | 0.00 |
| Gross Labour Cost (S\$) | | | 930.00 | 400.00 |

Report was unsubmitted during this print-out.

< END OF ESTIMATES >