10000000	veyor : Ad	Ka VI	10.000	GNMENT	(Office)		
Fro	om (Person):	Ing Ratilia	of	AG1	140	D	Date/Time: 34.2.2020 2.207.
	timated Cost:			Bil	to:		
	TP / WS /	TP RES / OD RE	ESIEVAINVI	MV / CS	50-500	Insured:	Smc 824412
		S GUNOS 1	motor Servi	æ		Tel:	67472033
	The second secon	1 Kara	BUILTI AVI	6 401-	164 Ad	way	
Po	olicy No:					C1000	15669
	um Insured:				Excess:		
	 fake of Veh:				ATT.	Ī	0.0.A EC .A.O.O
	CONTRACTOR OF THE STATE OF THE	REP. / REV 24 リルツ 253	Person Co	ntacted:	nc Ny	V	H.O.D. Endorsement:
D	Date/Time	Action/Instruction		stimute.			
D 320		SIT 22804	- CS/EGI	200216	1/ A+f3	. D.	M-0571212020
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A SECTION ASSESSMENT	Service and London Brown
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	Dale:		Yr Regn: 2017 / DCT
rom. Estimated Cost:		Type: M.Car / M.Cycle / Bus / Van / Lorry	/ Taxi / Prime Mover /
	RES / OD RES / EVA / INV / MV	Truck / Trailer or	
	2007-1124-2117-	Make: Toyota Estima.	c.c 2362 A/C: Insured / Std / NI / NA T/Radio: Insured / Std / NI / NA
o Inspect Vehicle N	40.	Colour silves	A/C: Insured / Std / NI / NA
it Workshop m/s		Sp.Reading 52579 -	T/Radio: Insured / Std / NI / NA
1		Eng/No:	
nsured:		C/No: ACRS071472	10 .
Pelicy No.		Gen. Condy Goody Fair / Poor / Burnt	
Claims No.		Steering: Inorder / Jammed / Leaked / B	urnt or
Sum Insured:	Excess:	Brake: morder / Jammed / Leaked / B	
(Client's Record)		Modi: Nil /S/Rim / STD A/Rim or	
Make of Veh:		Tyre Size: F: 225/50R	18.
		R: 225/508	18
(Policy Condition		BS/DUN/EXNOVA/GY/FS/LIZA/A	
	had commenced its N/S O/S the time of inspection.	TOYO / YOKO or	
111. - 0		Front	Rear
Bal, or Market Valu		R/Bal. 06 mm	R/Bal. 06 mm
IDAC Accident Rp		L/Bal. 06 mm	L/Bal. 06. mm
GIA / PR Seen:		D.O.A.	D.O.I. 25/02/20
Est. Repairs:	days Res.: Yes or No		
Lum Sum;	% 3 Val.: Yes or No	'Survey held at Euros Des. of Damages : Frt / Rear / O/S /	
CA / REV /	REP. / 24 HRS	F + /	
Date:	Vehicle: IN / OUT Person Contacted:	The U/C / Chassis frame / Body	
Date / Time	Action / Instruction		
Date / Time	TP Budget Direct.		
	mv :		
	PV:	VED 1 6 MAR 2020	
	Nett, RECEI		
	Investigation in the contract of the contract	. 4	
Dale/Time, File Past	1	Days Of Repair:	Survey Fee: 250
116/3 Ty	PIST Final Report	Resurvey No. of Trip:	Survey Fee: 2.50 Transportation:
Date/Time, File Ret		eq: Site Insp (\$) _ 8 + RS _ SI
2)	Add Fo	State of the party) Photos
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Peport Form		: Tech, Invs (9	- 1 20090
Lump On I	TEL: 6 4200 -	: We'ch etwo	-
~			7010

Nivitha (LKK Auto)

From:

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

Sent:

Monday, 24 February 2020 2:22 PM

To:

Admin-D (LKKAuto)

Cc: Subject: SUR; Hansel Ang FW: Our client's vehicle no.SLT2280Y(ES); Your insured's vehicle no.

SMC8244R(AUTO) DOA 23/02/2020 - PRI || C10005669

Attachments:

TP PRS SLT2280Y.pdf; SLT2280Y.pdf

Hi Team,

We would like to arrange TP PRS for SLT2280Y. Our PH has not reported yet. TP workshop has chosen Mr. Adrian Ling to survey their client's vehicle.

Workshop information:

Venue:

Eunos Motor Service

Address:

Blk C, 1 Kaki Bukit Ave 6

#01-064 Autobay @ Kaki Bukit

Singapore 417883

Contact:

Ms Ng (6747 2033)

Please confirm. Thank you.

Regards,

Ivy Ratilla Executive, Claims Admin

T +65 6540 2185 F +65 6725 0853

E ivy.r@budgetdirect.com.sg



Customer Care +65 6221 2111 Claims +65 6221 2199 Claims (Int.) +65 6540 2199

190 Clemenceau Avenue, #03-01 Singapore Shopping Centre Singapore 239924 budgetdirect.com.sg

auto 🗟 general

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

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From: Nancy Lam <nancy@crossbordersllc.com>

Sent: Monday, 24 February 2020 1:01 PM

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

Cc: Corene Chong <corene@crossbordersllc.com>; Celeste Ng <celeste@crossbordersllc.com>; Tang Hui

Ting <huiting@crossbordersllc.com>; Hansel Ang <hansel.ang@budgetdirect.com.sg>

Subject: RE: Our client's vehicle no.SLT2280Y(ES); Your insured's vehicle no. SMC8244R(AUTO) DOA

23/02/2020 - PRI || C10005669

WITHOUT PREJUDICE

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

Dear Sirs

1. We refer to your letter dated as below

- We are instructed that our client has confirmed Adrian Ling LKK Auto Consultants Pte Ltd as a single joint expert.
- Please be informed that the said vehicle can be inspected at:

Venue:

Eunos Motor Service

Address:

Blk C, 1 Kaki Bukit Ave 6 #01-064 Autobay @ Kaki Bukit

Singapore 417883

Contact:

Ms Ng (6747 2033)

Please liaise with the above workshop.

Thank You.

Regards Nancy

TEL: 6438 1323 (ext 2020)

CrossBorders LLC 133 New Bridge Road #23-03/04/05 Chinatown Point Singapore 059413

Tel: (65) 6438 1323 Fax: (65) 6438 2313

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CrossBorders LLC DOES NOT ACCEPT SERVICE OF COURT DOCUMENTS OR NOTICE OF ANY PROCEEDINGS BY FACSIMILE OR EMAIL

From: Nancy Lam < nancy@crossbordersllc.com> Sent: Monday, 24 February 2020 11:25 AM To: Claims < claims@budgetdirect.com.sg>

Cc: Corene Chong < corene@crossbordersllc.com >; Celeste Ng < celeste@crossbordersllc.com >; Tang Hui

Ting <huiting@crossbordersllc.com>

Subject: Our client's vehicle no.SLT2280Y(ES); Your insured's vehicle no. SMC8244R(AUTO) DOA

23/02/2020 - PRI

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

WITHOUT PREJUDICE

Dear Sirs

Please find attached our PRI notice dated 24 February 2020 for your kind attention 1.

Thank You.

Regards Nancy TEL: 6438 1323 (ext 2020)

CrossBorders LLC 133 New Bridge Road #23-03/04/05 Chinatown Point

Singapore 059413 Tel: (65) 6438 1323 Fax: (65) 6438 2313

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MPA220023852 / Progressive Car Care Pie Lld - HQ ENTRY DATE & TIME: 24/02/2020 09:18 SUBMITTED BY: Cheong Ming Ming

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

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

ACCIDENT STATEMENT

Date Of Report

24/02/2020 09:18

Date Of Accident

23/02/2020 08:15

Exact Location Of Accident

EAST COAST ROAD CARPARK

Country/State of Loss

SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SLT2280Y

Insured/Policyholder

Name Of Registered Owner

TAY AH TIN

NRIC No

SXXXX429C

Email Address

NOEMAIL

Mobile Phone No

(LOCAL) +65-97931129

Alternative Phone No

OTHERS-97931129

Vehicle Particulars

Manufacturer

TOYOTA

Model

ESTIMA AERAS-2.4 (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?

If No, Please state action to be taken

REPORTING ONLY 3rd party daim

Vehicle Category

PRIVATE CAR

Insurance Company

Name of Insurance Company

AXA INSURANCE PTE LTD

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

GA401459

Cover Note Number

Driver

TAY KOK LAI Name of Driver SXXXX089J NRIC No 16/02/1959 Date Of Birth INDOOR Occupation

Date Of Driving Pass

27/11/1978

Driving Experience

41 YEARS AND 2 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-94752533

Fax Number

Contact Number

EMail Address

NOEMAIL

Address

APT BLK 164 BEDOK SOUTH ROAD

#04-412

Postcode

Was driver an employee of the Insured's Company NO SIBLING

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

460164

2

YES

NO

7

Insurance Company of Driver's Own Vehicle

General Information of the Accident

COLLISION - HEAD ON COLLISION Type Of Accident

CLEAR Weather Conditions DRY Road Surface

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

Was any body injured in the Accident? YES

Was any injured conveyed to hospital by NO

ambulance?

Was any other material or property damaged?

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

Number of Passengers (Including Driver)

: PAX 1 Passenger 1 NAME:

> : MALE GENDER:

: PAX 2 NAME: Passenger 2

> GENDER: : MALE

: PAX 3 Passenger 3 NAME:

> GENDER: : MALE

: PAX 4 Passenger 4 NAME:

> : FEMALE GENDER:

PAX 5 Passenger 5 NAME:

> GENDER: : FEMALE

: PAX 6 Passenger 6 NAME:

: FEMALE GENDER:

Details of Police Action

NO Was the accident reported to the police?

If Yes, Please state which Police Station

NO Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO THE ATTACH STATEMENT RECORDED BY KAREN - PROGRESSIVE CAR CARE PTE LTD TEL 6741 5336

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

To:67415197

Remarks/ Reasons:

VIDEO WITH THE OWNER.

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SMC8244R

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 INJURED PERSON 1

TAY KOK LAI Name

Approximate Age Injuries Sustain

Injured person in which vehicle?

SLT2280Y

Were seat belts worn?

YES

Was this injured conveyed to hospital by ambulance?

NO

Address Postcode

Sketch Plan

KETCH PLAN		Vehicle
		A-SLT 2284)
1=	est roast Pol.	B- SMC824
	CONTROL OF THE CONTRO	310027
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D1-14-40-00-04-0	- A A A	
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1 -		
		Legend
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	1	Vehicle Mutanishin
ESCRIBE CIRCUMSTANCES	OF THE ACCIDENT	
Capacitic Control Cont		
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- In the second second		
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the stop line	so I stupped my	Jen. Bon Vell
B 219 40	stop and continued.	10 drive and
making a	LEFT TURN hitting m	4 720NT RIGHT
Bumper.	J .)
V STITLE OF		
		And the second s
	CI CONTRACTOR CONTRACT	
ECI ADATION		
inter de ele er ale e fa accesione a combe	culars are true in every respect.	
We declare the foregoing partic	have a fourteen [14] days clause whereby the claim against own police	y must be made within the stipulated timefrance.
We declare the foregoing partic	have a fourteen [14] days clause whereby the claim against own police	y must the made within the stipulated timefrance
ECLARATION We declare the foregoing partic lease be advand that your insure may less the day of occurrence. Kindly check blicyholdier's Signature ate & Time:	have a fourteen [14] days clause whereby the claim: against own: policy for more details Oriver's Signature Re	y must be made within the stipulated timefrance porting Centre Personnel's Signature time:

Page 4 of 13

Sketch Plan #2

SKETCH PLAN

IMPORTANT NOTICE

- 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
- 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:

- My insurer, my workshop and the General insurence 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)
 - (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 dalms;
 - (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 few in administering, processing, handling and/or dealing with my claims.(collectively the Purposes")
- (b) all insurer(s) who have insured venicle(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.
- 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 uncer (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 recuirements under any regulations, laws or court orders.

Printholder's Signature Date & Time:

Driver's Signature (If driver is not the policyhalder)

Date & Time:

Reporting Centre Personnel's Signature

Name: NRIC/FIN NO.

2 nd Accident TP Bridget Direct. 41+n: 14 drecen EUNOS MOTOR SERVICE SLT 2280Y T/Estima BLK I KAKIBUKIT AVE 6 TEL: 6747 2033, 6748 0107 540.00 Frs Bumper RH side Resainer Herec 71.00 " Signal Camp RH (ruled 98000 " side Jamp small wire Assy. 315.00 · Course grille NI Ne 48500 1 · lower guille send 174-00 V Sporge coulded. 96.00 -" Teinforcement But 415-00 Headdanip Assy pet could 333000 FAL Head Jamp Panal Peris 284-00 X Fis lope washer tank AH Deformed 195.00 -FAT Fender Inne- Shield RITOR 215-00 FIL Engine under Cover Ild 298.00 V 15000 · Bumpar dip 3+045 # 7419.00 655257-1854.75 5564.25 30 150,00 labour chock wing 250 65000 spray painting 300 . 8800 I paner Beating To replace parts 7244.254 lump Sum \$ 5795 Labour : 580 hist 6261 total 5275.75 Less 25% 4695.75 421 WS. 4.2K 04 Days. LKK Auto Consultants hence notify the Repairer of the following: To resurvey before/after spray painting. To display damaged part(s) during resurvey Parts prices are subject to confirmation. . Third party survey is on a "Without Prejudice" basis

A'ZONE

 No illegal modification(s) is allowed
 Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

Ref: CS/AGI20003065/Atf3s2 AUTO & GENERAL INSURANCE (S) PL

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

SINGAPORE SHOPPING CENTRESINGAPORE

Date: 24-03-2020

2399	024		Code: AGI	
1.		Policy Partic	ulars :- THIRD PARTY CLA	IM
	Insured Veh.	SMC 8244R	Veh. Inspected	SLT 2280Y
	Policy No.		Coverage (\$)	0.00
	Claim No.	C10005669	Excess (\$)	0.00
	Assign From	IVY RATILLA	Assign Date	24/02/2020
2.		Vehicle	Particulars & Condition	
	Make & Model	TOYOTA ESTIMA	c.c	2362
	Engine No.	HIDDEN	Year of Reg.	2017
	Chassis No.	ACR507147210	Colour	SILVER
	Odometer	52579	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		C	onditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	225/50 R18	BRIDGESTONE	6 mm
	L/H Front Tyre	225/50 R18	BRIDGESTONE	6 mm
	R/H Rear Tyre	225/50 R18	BRIDGESTONE	6 mm
	L/H Rear Tyre	225/50 R18	BRIDGESTONE	6 mm
4.	0.00000000000	Des	scription of Damages	A Property of the last of the
	THE VEHICLE SU		HE FRONT O/S PORTION.	
5.		G	eneral Information	THE SECTION OF THE SE
	Accident Date	23/02/2020	Inspection Date	25/02/2020
	Survey held at	EUNOS MOTOR SERVI	CE	
		1 KAKI BUKIT AVE 6 #01-64 AUTOBAY @ KAI SINGAPORE 417883	KI BUKIT	
5a.		nt Sunt to be the	Remarks	
	A)THE INSPECTION B)IN ACCORDAN	ON WAS CONDUCTED ON CE TO YOUR INSTRUCTION	A"WITHOUT PREJUDICE" BA ONS, WE HAVE NOT AUTHORI	SIS. SED REPAIRS.
5b.	Chestall him	Es	timate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAI	R: 4 Working Da	iys



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLT 2280Y

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRT ENGINE UNDER COVER	DEFORMED	298.00	298.00
1	FRONT BUMPER	DEFORMED	540.00	540.00
1	FRONT BUMPER RH SIDE RETAINER	NOT NECESSARY	71.00	
1	FRONT BUMPER SIGNAL LAMP RH	CRACKED	980.00	980.00
1	FRONT BUMPER SIDE LAMP SMALL WIRE ASSYO	NOT NECESSARY	315.00	
1	FRONT BUMPER CENTRE GRILLE	NOT NECESSARY	488.00	
1	FRONT BUMPER LOWER GRILLE	DEFORMED	174.00	174.00
1	FRONT BUMPER SPONGE	CRACKED	96.00	96.00
1	FRONT BUMPER REINFORCEMENT	BENT	415.00	415.00
1	HEADLAMP ASSY RH	CRACKED	3,330.00	3,330.00
1	FRT HEADLAMP PANEL	TO REPAIR SEE LABOUR	284.00	9-
1	FRT WIPER WASHER TANK RH	DEFORMED	198.00	198.00
1	FRT FENDER INNER SHIELD RH	TORN	215.00	215.00
3	FRT BUMPER CLIP @ \$5.00	NECESSARY	15.00	15.00
	LESS 25% DISCOUNT		-1,854.75	-1,565.25
			5,564.25	4,695.75
	LABOUR			
	LABOUR CHECK WIRING.		150.00	30.00
	SPRAY PAINTING.		650.00	250.00
	PANEL BEATING. TO REPLACE PARTS. INCLUSIVE OF THE REPAIR OF FRT HEADLAMP PANEL.		880.00	300.00
	CONTRACTOR A CONTRACTOR AND		1,680.00	580.00
	GRAND TOTAL		7,244.25	5,275.75

RECOMMENDED COST OF LUMP SUM REPAIRS	4,200.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/AGI20003065/Atf3s2

ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI

Licensed Appraiser

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