ASS. REC. BY: STEVE REF: CS/A1G210	012550/EVF3
ASSI	GNMENT
From: Date:	Veh No: SMR 7700T Yr Regn: 14/1/19
Estimated Cost:	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxl / Prime Mover /
OD TP/WS/TP RES/OD RES/EVA/INV/MY	Truck / Trailer or
To Inspect Vehicle No:	Make: KIA Scrept 0.0 2199 2359
at Workshop m/s	Colour Back A/C: Insured / Std / NI / NA
of	Sp.Reading 19135 T/Radio: Insured / Std / NI / NA
Insured:	Eng/No:
Policy No. 1900246247-01	C/No: KNAPH 8/3 M L 5 6/2855
Claims No. 9820821775SG	Gen. Cond: Good / Fair / Poor / Burnt
Sum Insured: Excess: 600	Steering: In order / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inforder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: NII / \$/Rim / STD A/Rimy or
——— —	Tyre Size: F: 235/55R19
(Policy Condition)	R:
Remark: The veh had commenced its · N/S O/S	BS / (UN) EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO/YOKO or
Bal. or Market Value:	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 5 mm R/Bal. 5 mm
GIA / PR Seen: Consistent? : Yes or No	L/Bal. 5 mm L/Bal. 5 mm
Est. Repairs: days Res.: Yes or No	D.O.A. 10 17/71
Lum Sum: % 3 Val.: Yes or No	Survey held at (4Cle & Carriage
CA / REV / REP. / 24 HRS	Des. of Damages: Frt / Rear, / O/S / N/S / U/C / Rooftop or
Vehicle: IN/OUT Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	The O/C / Chassis frame / Body Structure anected decide commons.
MV-121 K	
7/1/22 Final fig \$7913.60 confirmed by ema	ail (Red 3184.80,28%)
	_
and the same of th	Days Of Repair: 7
	Resurvey No. of Trip: 1 Survey Fee:
Date/Time, File Return to? 2) 7/1/22-typist Add Fee:	Transportation:
2 17 1722-typist Add Fee:	: Interview (\$) Photos
Report Format: Merimen	: Tech. Invs (\$) Others
Lump Sum / I.B.I: (\$ 7913.60)	:Weekend (\$)
	TOTAL



CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

ESTIMATE

GST Reg No : MR-8500111-X

Reg No : 199405410K Invoice Name & Address	Owner Name & Vehicle Info			
	Cust No/Name	LCV11499/LEK CHIN KWONG (LU ZENGGUANG)		
AIG Asia Pacific Insurance Pte.		SMR7700T*ECB1/ 14/11/201		
Ltd. MOTOR CLAIM DEPARTMENT	Date In/Mileage			
78 SHENTON WAY #09-16	Chassis No	KNAPH813ML5612855		
AIG BUILDING SINGAPORE 079120 Contact No 64191000		G4KJJH768945		
	Make/Model	KIA/SORENTO 2.4 A SX GDI SR		
	Colour/Trim	ABP AURORA BLACK / WK SATURN BLACK		

	Terms	Date/Time Printed	CSE	Operator		WIP No			
Account No		11/12/2021/ 12:51		261 / Edwin Cain	a .	43862			
AX00000	Credit	Description of Goo			Qty	Unit Price	Disc%	An	nount
KS96891C	1000ABP	R-S.P.A.S SIDE	1	x 411				600	2000.00
REPAIR RE	IF FENDER	, BONNET & RHF FE		750				0	1050.00
PNT88000		COND & RADIATOR		ra.	Д			?	80.00
		TRICAL SYSTEM	SI	ima	911	7			30.00
PNT88000		NOSTIC CHECK ON EL		ONTROL SYSTEM					80.08
SUNDRY Sundries		PARKING ASSIST SE	MOON		1.00	1654.00	20.00		20.0
PANEL ASS HINGE ASS HINGE ASS	Y-HOOD, L	H X			1.00	87.00 87.00	20.00		69.66 69.66
CLIP-HOOD LATCH ASS STRIP ASS	INSULAT	ING PAD MTG X			13.00 1.00 1.00	104.00 27.00	20.00		83.2
LAMP ASSY	-HEAD,RH SSY-FRON	T END MODULE BUMPER			1.00 1.00 1.00	2743.00 760.00 551.00	20.00		2194.4 608.0 440.8
COVER-ER	BUMPER U FRONT BU		R		1.00 1.00 1.00	89.00 56.00	20.00 20.00 20.00		448.8 71.2 44.8
		PER (Silver) - 1	3R		1.00	111.00	20.00		88.8

Confirm & accepted by

Authorized signatory and company stamp

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

ESTIMATE

GST Reg No : MR-8500111-X

Reg No : 199405410K Invoice Name & Address	Owner Name & Vehicle Info				
and the same of th	Cust No/Name	LCV11499/LEK CHIN KWONG (LU ZENGGUANG)			
AIG Asia Pacific Insurance Pte. Ltd. MOTOR CLAIM DEPARTMENT 78 SHENTON WAY #09-16 AIG BUILDING SINGAPORE 079120 Contact No 64191000		SMR7700T*ECB1/ 14/11/201			
	Date In/Mileage				
		KNAPH813ML5612855			
	Engine No	G4KJJH768945			
	Make/Mode1	KIA/SORENTO 2.4 A SX GDI SR			
	Colour/Trim	ABP AURORA BLACK / WK SATURN BLACK			

- No	Terms	Date/Time Printed	CSE	Operator		WIP No		
Account No	Credit	11/12/2021/ 12:51	BLE	261 / Edwin Caina		43862		Amount
M GRILLE-F M GRILLE-F M AIR DUCT M LAMP ASS M ABSORBER M STIFFENE M BRACKET- M GARNISH	RONT BUMP Y-FRONT -FRONT B R ASSY-F FR BUMPE ASSY-FND	PER FOG LAMP, R /			1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	28.00 593.00 117.00 117.00 17.00	20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00	152.80 64.80 22.40 474.40 93.60 93.60 13.60 70.40 598.40
		SUF SUF DA		Stew (LK) NATURE: 00-11/1 EXPIR-2 P/P	() _[3] 0	î [21, 11-	3900	
	the Re • To res • To dis • Ceepted • Paris • Third • No illi • Supp is sul	uto Consultants hence notify pairer of the following: urvey before/after spray painting play damaged part(s) during resund prices are subject to confirmation party survey is on a "Without Prejusgal modification(s) is allowed lementary item(s) must be resurvey oject to finat approval from Insurance and Company stamp	/ey dice" basis yed and	7	% GST on Tota	Ne 10538. al Payab		10,538.4 737.69 11,276.09

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required.

Estimated costs quoted are excluding 65T. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.

SC1A21CB0001 / CYCLE & CARRIAGE AUTOMOTIVE PTE LTD SC1A21CB00017 CYCLE & CARRIAGE AUTON ENTRY DATE & TIME: 11/12/2021 10:05 (SGT) SUBMITTED BY: TAN SHIEH YUEN VERSION: 1 (11/12/2021 10:05 (SGT))



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 witholding of material facts may allow insurance companies to repudiate and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate and accurate as possible.

Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to regular policy liability.
 The issue and acceptance of this Form by insurance companies is not an admission of policy flability on the part of the insurance companies.
 Any false reporiting may be referred to the Police for Investigation.
 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.
 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

11/12/2021 10:05 (SGT) Date of Submission 10/12/2021 16:00 (SGT) 110 Depot Rd, Singapore 109760 Date of Accident COVERED HDB CARPARK 110 DEPOT ROAD Exact Location of Accident Additional Location Information Singapore Country/State of Loss

DETAILS OF OWN VEHICLE

SMR7700T Vehicle Registration Number

INSURED/POLICYHOLDER

LEK CHIN KWONG (LU ZENGGUANG) Is company? Name Of Registered Owner SXXXX587Z JONATHAN@LUZERNE.CO.UK NRIC No **Email Address** (Phone) +65-87999290 Mobile Phone No +65-87999290 Alternative Phone No

VEHICLE PARTICULARS

Manufacturer Sorento Model Variant Exact purpose for which vehicle was being used at time of Private use accident Are you claiming under your own insurance policy for repair to Yes your vehicle? Private car Vehicle Category Auto Transmission 2359 CC

INSURANCE COMPANY

AIG Asia Pacific Insurance Pte. Ltd. Name of Insurance Company Comprehensive Type of Coverage No Fleet Policy 1900246247-01 Policy Number Cover Note Number

DRIVER

LI LAI-SHEUNG Name of Driver SXXXX211E NRIC No

Accident report SC1A21CB0001

Page 1 of 13

Date Of Birth	30/08/1971
Date Of Birth	Indoor
	27/03/2020
Occupation Date Of Driving Pass Driving experience	1 YEAR AND 9 MONTHS
Date Of Difference	Female
Oriving experience	(Phone) +65-87999290
Gender	(Fritalis)
Gender Mobile Number	FRAN@LUZERNE.CO.UK
Alt. Phone Number	28 CUSCADEN ROAD #15-07
Email Address	28 CUSCADEN NOAD #15 57
Δddress	•
Address complement	249723
Postcode Is the driver the policyholder?	No
to the driver the policyholder?	Spouse
Is the driver the policyholder? If No, Relationship of the Driver with the Insured Other Vehicles?	No
If No. Relationship of the Driver with the misured Does Driver Own Other Vehicles? Does Driver Own Other Vehicle Owned by Driver	• • • • • • • • • • • • • • • • • • • •
Does Driver Own Other Vehicles? Vehicle Registration Number of Other Vehicle Owned by Driver	
Venicle Registration	
Insurance Company of Other Vehicle Owned by Driver	
Insurance Company	
A COLIDENT	
GENERAL INFORMATION OF THE ACCIDENT	
	Collided into Property
Type of Accident	CARPARK
O-distance	CARPRAK
Weather Conditions Road Surface	CARPIAN
Road Surface	
OTHER INFORMATION	
	N.
Was any foreign vehicle involved in the accident?	No
Was any foreign vehicle involved in the accident Number of vehicles involved in the accident	1
Number of vehicles involved in the accident? Was anybody injured in the Acceptal by ambulance?	No
)
Was any injured conveyed to riospital by different was any other vehicle or property damaged?	No
Was any other venicle of property devices	1
Number of Passengers (including but how person(s)	
Has the driver been approached by unknown person (e) soliciting/offering accident claims assistance?	No
soliciting/offering accident claims desired	
DETAILS OF POLICE ACTION	
	No
Was the accident reported to the police?	No
	No
Was notice of intended Prosecution given: If yes, against whom?	
ii yes, ogamat mi	
CIRCUMSTANCES OF ACCIDENT	
CIRCUMSTANCES OF ACCIDENT	
REFER TO ATTACHMENT	
ATTACHMENT(S)	
Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No
Was there any audio recorded?	and the second s

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any willul misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and ecceptance of this Form by insurance companies is not an admission of policy fiability on the part of the insurance companies
- 5 Any false reporting may be referred to the Police for investigation.
- 6. The report will be forw anded 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 loagement 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 w orkshop 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' law yers/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;
- (ii) 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")

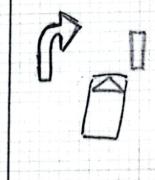
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' law yers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes

Policyholder's Signature / Date &

Driver's Signature (# driver is not the

Witnessed by Reporting Centr

Sketch Plan



Describe Circumstances of the Accident

ACCIDENT	LY HIT THE PILLAR INSIDE HOB CARPARK AND DAMAGED T.	
COVERED	CHORARE AND DAMACTED	
HEADLIAM	TT.	-
HENDLIGH		
		_
		_
		-
		\dashv
		_
		_
		\dashv
		\dashv
		-
		-
		-
		-
		-
		-
Declaration		
I'We declare the foregoing particular	s are true in every respect.	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	\mathcal{L}	
	Man 11/12/2021 t Mm	
Policyholder's Signature / Date &	Driver's Signature (If driver is not the policyholder) / Date Witnessed by Reporting Centre Personnel	
Tree	& Time Personner	



POLICY SCHEDULE

KIA AUTO PROTECTOR PRIVATE VEHICLE

Policy No.

: 1900246247-01

Period of Insurance : 14 Nov 2021 to 13 Nov 2022

Issued Date : 20 Oct 2021

ABOUT THE POLICYHOLDER

Name of Policyholder

: LEK CHIN KWONG (LU ZENGGUANG)

Address

: 28 CUSCADEN ROAD

#15-07 CUSCADEN RESIDENCES

SINGAPORE 249723

Occupation/Nature of Business: Manager/Director/Management

ABOUT THE VEHICLE

Registration No. : SMR7700T Chassis No.

: KNAPH813ML5612855

First Year of Registration : 2019

Engine No.

Engine Capacity/Tonnage: 2,359.00 CC : G4KJJH768945

Seating Capacity: 7

Body Type

: Sedan

Make/Model

: KIA SORENTO 2.4 A GDI

Hire Purchase Company/Employer's Loan : DBS BANK LTD

ABOUT THE COVER

Sum Insured

: Market Value

Off Peak Car

: No

Driver Restriction : NA Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive :

at 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 "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience

Age Condition

: All Age Condition

: Unlimited Mileage

Mileage Declaration

km

Mileage Condition Limitation as to use

This Policy does not cover use for his or reward, driving button, 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.

Other Key Policy Benefits :

Act of God, PA Insured: \$100000, Glass Roof: Moon Roof: Panaromic Glass Roof, Loan Protection, PA to Authorised Driver / Unnamed Passengers- \$10000, Solar Film- \$1150, Future and Accessories (Cosmetic): \$5000, Loss of Use 1500cc - 1600cc, Medical Reimbursement- \$1000, Dealer + AIG Authorised Workshops, In-Car Camera Excess Walver, New For Old (36 months), Strike, Riccs and Civil Commotions

EXCESS

Section 1 Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

Section 2

Property Damage - \$0

Windscreen: \$100

PREMIUM Premium

: \$: \$

: \$

1.534.34 107.40

1.641.74

GST (7%)

Total

\$200.00 Insurance Credits Rebate

Your Premium includes the following discount(s):

Loyalty Discount - 5.00%, Online Driver Risk Test Disc_3 - 15.00%, No Ctalm Discount - 20%

Named Driver

LEK CHIN KWONG (LU ZENGGUANG) - \$600 (Own Damage), \$600 (Flood Cover)