

INS. CASE OWNER:

KC chan

CC3 / AIG160

US36 / Klyo3 /

LKK:  
IDAC:

## ASSIGNMENT

Surveyor:

ka/vin

DOI:

10-11-16

Date / Time:

10-11-16

Registered in Merimen:

11-11-16

Pre-assign / CCU / FTE

SKM87335



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

Excess Sec II :\$S

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

136640543456

2100370933

M-BENZ A80

PIE EXT SUP ROAD

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

Insured Liability: % Final ? Yes / No

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

SMB14620



INSRS:

WSP:

Tel:

Liability:

RMKS:

Emb7 (Kenny)



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time	STAGE	DATE / PIC
14/11/16	Non-Reporting ltr (1st):	
7/16	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
16/11/16	Call OI: 16/11/16 Day	13/11/16
1227pm	After call ltr to OI: 16/11/16 Email	att.
1230pm	Documentation Check List: Handler Typist	
	Notification ltr (if non-pickup)	
	After call ltr to OI:	
	Authorisation To Act:	
	Release Voucher:	
	Final Repair Bill:	
	Car Rental Invoice:	
	Towing Invoice:	
	LTA / GIA:	
	Medical Bill:	
	PIR:	
	Mandate/Reject Instruction:	
	LOD	
	Payment Breakdown Form:	
	Post-Repair Photos:	
	Others:	

PRELIMINARY ADVICE Date/Time:

Sent By:

Confirm with:

Confirm by:

FINALIZATION

Date/Time:

Repair Cost:

S\$

(1 days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

S\$

(Agreed / Assessed) BOLA S/N No.:

NIL

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

days

Loss of Use (LOU):

S\$

(S)

x

days

Loss of Income (LOI):

S\$

(S)

x

days

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

Confirm with:

Email

Call

FINAL PAYMENT

Date/Time:

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$320/-






# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

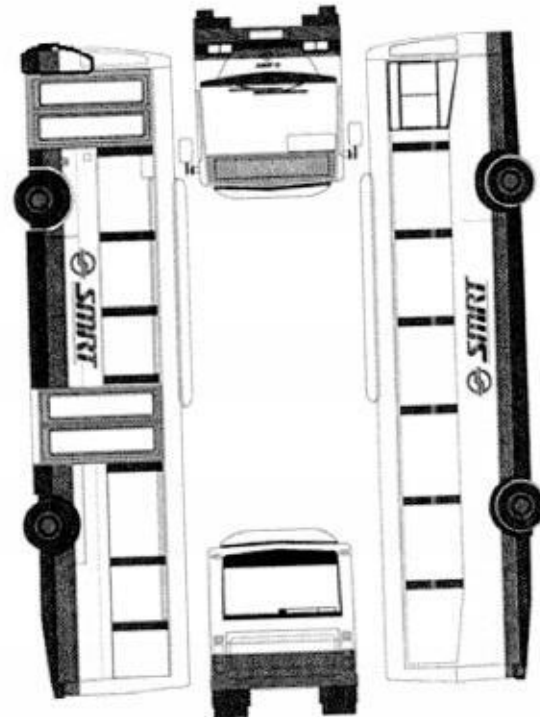
Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC3/AIG16021536/K1ya3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 11-11-2016	
		Code : AIG	
<b>Policy Particulars :- THIRD PARTY CLAIM</b>			
1.			
Insured Veh.	SMB 8733S <i>SMB 8733S</i>	Veh. Inspected	SMB 1462D
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	11/11/2016
<b>Vehicle Particulars &amp; Condition</b>			
2.			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
<b>Conditions of Tyres</b>			
3.			
	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm
<b>Description of Damages</b>			
4.			
<b>General Information</b>			
5.			
Accident Date	06/09/2016	Inspection Date	10/11/2016
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD KRANJI DEPOT		
<b>Remarks</b>			
5a.			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

## SMRT Accident Vehicle Repair Estimates

### Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No : SMB1462D  
 Ref. No : BUS/09/16/5001  
 Reg. Date : 07/09/2016  
 Vehicle Type : BUS -12M  
 Make : MAN  
 Model : MAN  
 Name of Driver : Annbalagan Muniandy  
 Type of Accident : SIDE SWIPE  
 Date / Time of Accident : 06/09/2016 09:18:00 AM  
 Accident Reported Date / Time : 06/09/2016 12:00:00 AM  
 Surveyor is Required? : Yes  
 Survey by : AIG  
 Vehicle is Towed Back? : No  
 Towed Back Date/Time :  
 Replacement Vehicle issued? : No  
 Accident Repair Job Card No :  
 Special Instruction to ARC,if any :  
 SMB1462D - LEFT FRONT SCRATCHES  
 SKM8733S (TP) - FRONT RIGHT DENTED  
 Prepared Date : 07/09/2016 02:49:26 PM



**Section D - Details of Repair Estimates****Part 1 - Labour Works**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	530.00	265.00
<b>Total Labour</b>	<b>530.00</b>	<b>265.00</b>

**Part 2 - Spray Painting & Panel Beating Related Works**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	446.00	300.00
<b>Total Spray Painting &amp; Panel Beating</b>	<b>446.00</b>	<b>300.00</b>

**Part 3 - Other Costs - Accident and Accident Repair Related Expenses**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
<b>Total Other Costs</b>		

**Vasanthi Rengiyan (LKKAUTO)**

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**From:** Vasanthi Rengiyan (LKKAUTO)  
**Sent:** Wednesday, 16 November, 2016 5:40 PM  
**To:** EDWIN@SOHTONGHENG.COM.SG  
**Cc:** Vic (LKKAUTO); Jas Khine (LKKAUTO); Vasanthi Rengiyan (LKKAUTO)  
**Subject:** YOUR REF : SKM 8733S \_ ACCIDENT INVOLVING SKM 8733S AND SMB 1462D ON 06/09/2016

**Our Ref: CC3/AIG16021536/K1ya3**

16 NOVEMBER 2016

SOH WEE JIEH EDWIN  
227 JURONG WEST ST 21  
#03-381  
SINGAPORE 600227

Dear Sir/Madam,

**ACCIDENT INVOLVING SKM 8733S AND SMB 1462D ON 06/09/2016**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **30/11/2016**, after we shall proceed with negotiation with Third Party claimant on the **without prejudice** basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

**R.Vasanthi (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [Vasanthi@lkkauto.com](mailto:Vasanthi@lkkauto.com) | fax: 6741-4108

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



## Jas Khine (LKKAuto)

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**From:** Chan, Kian-Chuan <Kian-Chuan.Chan@aig.com>  
**Sent:** Wednesday, 23 November, 2016 2:09 PM  
**To:** Jas Khine (LKKAuto)  
**Subject:** RE: Your Ref: 1366405434SG REQUEST REJECTION APPROVAL

**Importance:** High  
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Hi Jas,

As per video footage, it shows that insured was stationary when TP collided onto OIV.  
Please proceed to reject claim as recommended and kindly upload the video footage to merimen.

Thank you.

Warmest Regards,

KC Chan  
AIG  
Claims | AIG Asia Pacific Insurance Pte. Ltd  
78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1945 | Fax +(65) 68357416  
[kian-chuan.chan@aig.com](mailto:kian-chuan.chan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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 Please consider the environment before printing this email

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**From:** Jas Khine (LKKAuto) [mailto:jaskhine@lkkauto.com]  
**Sent:** Tuesday, November 22, 2016 5:41 PM  
**To:** Chan, Kian-Chuan  
**Subject:** Your Ref: 1366405434SG REQUEST REJECTION APPROVAL

Your Ref: 1366405434SG  
Our Ref: CC3/AIG16021536/K1ya3

Dear KC,

**ACCIDENT INVOLVING SKM 8733S & SMB 1462D ON 06/09/2016**

We refer to the above matter.

TP reported that our insured vehicle was coming out from slip road without stopping at stop line and collided onto his vehicle front left side portion.

OI reported that his car was a stationary position behind car C slightly in the yellow box. When the car C drove off and before he could move being hit by TP bus.

Enclosed herewith a copy of video footage provide by our insured for your perusal.

At the point of impact our insured vehicle is still stationary and TP impatiently moved forward resulted the collision.

Therefore, we are of the opinion that TP is more liability causing the accident and we are intending to reject TP claim.

Kindly advise your instruction/approval/comments if any.

Thank you.

Best Regards,

**Jas Khine** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jaskhine@lkkauto.com](mailto:jaskhine@lkkauto.com) | fax: 6741-4108

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

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## **Jas Khine (LKKAuto)**

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**From:** Jas Khine (LKKAuto)  
**Sent:** Thursday, 24 November, 2016 3:38 PM  
**To:** Audrey Woo (Auto Svcs/Claims) (audrey@smrt.com.sg)  
**Subject:** ACCIDENT INVOLVING SMB 1462D & SKM 8733S ON 06/09/2016  
**Attachments:** SKM8733S.wmv

### **WITHOUT PREJUDICE**

Your Ref: BUS/09/16/5001  
Our Ref : CC3/AIG16021536/K1ya3

Dear Audrey,

### **ACCIDENT INVOLVING SMB 1462D & SKM 8733S ON 06/09/2016**

We refer to the above matter.

Your client reported that our insured vehicle suddenly drove out from slip road without stopping at stop line and collided onto his vehicle front left side.

However, as per video footage provide by our insured it shows that your client's vehicle was collided onto our insured vehicle which was stationary. (Please see the attached)

Therefore, we regret to inform you that we have our Principal instruction to deny the liability and unable to look into your client's claim.

Thank you.

Best Regards,

**Jas Khine** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

## ...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	11 Sep 2016 <a href="#">Edit Reg</a>		10 Nov 2016 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$565.00</b> <a href="#">Edit Estimates</a>	<b>S\$565.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

<a href="#">Main</a>	<a href="#">Reference</a>	<a href="#">Claim Details</a>	<a href="#">Documents</a>	<a href="#">Show All</a>
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### CLAIM SUBFOLDER DETAILS

[Created by adjuster]

<b>Insured:</b>	Soh Wee Jieh Edwin (Su WeiJie), NRIC: S7506042D		
<b>Main Claimant:</b>	SMRT BUSES LTD, NRIC: 198202292D		
<b>Vehicle Reg. No.:</b>	SMB1462D	<b>Date of Loss:</b>	06/09/2016 09:00 - :59
<b>Claim Type:</b>	TP / 1366405434SG	<b>Policy/Cover Note No.:</b>	2100370933 (Comprehensive)
<b>Vehicle Reg. No. (Insured):</b>	SKM8733S	<b>Policy No. (Claimant):</b>	D-II027592MFBP
		<b>Excess:</b>	S\$
<b>Repairer:</b>	SMRT Automotive Services Pte Ltd (KRANJI) KRANJI DEPOT, Kranji - Tel: 63688373		
<b>Handling Insurer:</b>	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Chan, Kian-Chuan] Kian-Chuan.Chan@aig.com		
<b>Claimant's Insurer:</b>	First Capital Insurance Ltd (HQ) - Tel: 62222311		
<b>Adjuster:</b>	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KALVIN ANG WEI KUN ] ... [Final Rpt due 22/11/2016]		

### 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

**\*SMB1462D (1366405434SG)**  
**[SKM8733S]**  
**TP**  
**SMRT BUSES LTD**  
**Sep 6 2016 9:10AM**  
**[Soh Wee Jieh Edwin (Su WeiJie)]**  
**SMRT Automotive Services Pte Ltd**

<a href="#">Upload Documents</a>		<a href="#">Upload Photos</a>	<a href="#">Compose New Letter</a>	<b>View</b> <a href="#">Use Viewer</a>	
<b>Assessment Reports</b>				1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
1	14/11/16 11:01	<b>Accident Statement</b> From: SC - Reg. No: SKM8733S, Claimant: SOH WEE JIEH EDWIN		Load HTM	
<b>Photos/Images</b>				3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
2	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
3	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
4	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
5	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
6	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
7	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
8	11/11/16 17:46	<b>General View</b>		Load JPG	<input checked="" type="checkbox"/>
9	14/11/16 08:07	<b>Reinspection Photo</b>		Load JPG	<input checked="" type="checkbox"/>
10	14/11/16 08:07	<b>Reinspection Photo</b>		Load JPG	<input checked="" type="checkbox"/>
<b>Documentation</b>				1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	12/11/16 12:44	<b>TP ESTIMATE - MARKED</b>		Load PDF	
2	12/11/16 12:44	<b>TP GIA REPORT</b>		Load PDF	
3	16/11/16 17:42	<b>EMAIL TO OI</b>		Load PDF	
4	24/11/16 15:39	<b>EMAIL APPROVAL FROM KC</b>		Load PDF	
5	24/11/16 15:39	<b>EMAIL INFORM TO SMRT</b>		Load PDF	

## Documents Checklist

<b>DOCUMENTS CHECKLIST</b>	<a href="#">Reset</a>   <a href="#">Save</a>   <a href="#">Print</a>
There are no document checklists configured.	
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b> <div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div>	
<b>Show Remarks To:</b> <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: CC3/AIG16021536/K1YA3Q2  
Date: 28/11/2016

### REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100370933  
Claimant Vehicle No : SMB1462D Insured Vehicle No : SKM8733S  
Date of Loss: 06/09/2016 Nature of Claim: TP Claim No: 1366405434SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SMB1462D  
Make & Model: MAN NL320F (A22), 10.5 D (M) Engine No: 50337992573789  
Reg. Date: 21/08/2014 (Man. Year: 2014) Chassis No: WMAA22ZZ1E7002188  
Colour: Silver Odometer: 239412 km  
Engine Capacity: 10518 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: 275/70 R22.5 Rear Tyre Size: 275/70 R22.5 (D)  
Front Left Side: Continental 4 mm Rear Left Side: Continental 4/4 mm  
Front Right Side: Continental 4 mm Rear Right Side: Continental 4/4 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	976.00	565.00	411.00	42.11
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Nett Amount (S\$)</b>	<b>976.00</b>	<b>565.00</b>	<b>411.00</b>	<b>42.11</b>

### INSPECTION

Date of Assignment: 10/11/2016  
Date Inspected: 10/11/2016 Inspected At: SMRT Automotive Services Pte Ltd  
(KRANJI)  
Estimated Period of Repair: 1.0 days KRANJI DEPOT  
Singapore

Adjuster: KALVIN ANG WEI KUN

Manager: Jasmine Khine Phoo Wai

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

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

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS	New	530.00	265.00
2	PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	New	446.00	300.00
Gross Labour Cost (S\$)			976.00	565.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >