

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#07-16 AIG Building
Singapore 079120
Attn: Motor Claims
Yr Ref: SGW8889X

Norah Khai
6768 9911
6841 1183
Nora.khai@premiumauto.com.sg
Body & Paint Dept

From
Telephone +65 -
Telefax +65 -
Email
Our Dept
Our Ref

20-April-2022
1
Date
Total Pages

Dear Sir,

RE: INSURANCE CLAIM FOR SGW8889X - Audi A4 AVANT 2.0T FSI MU

With reference to the above-mentioned vehicle, no. **SGW8889X**, claimant, **Kian Ngiap Sewing Machine Pte Ltd**, please find the related document per attached.

1. Tax invoice no. 85017208 -S\$21,826.50 (AIG rate)
2. GIA report
3. Insurance Cert
4. Direct settlement email (From third party)
5. Repudiated claim email
6. Surveyor report – From third party insurance appointed surveyor
7. Vehicle photo and after replacement parts photo
8. Discharge Voucher

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

Based on the above document, we would appreciate you could expedite the payment soonest possible.

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

If you require any further clarification, please do not hesitate to contact me at 6768 9828.

Regards

This is a computer-generated document. No signature is required.

Norah Khai
Claims Dept

Encl
AIG Insurance – SGW8889X

Premium Automobiles Pte Ltd



Audi Centre Singapore
281 Alexandra Road
Singapore 159938
Main Telephone 6836 2223
Main Telefax 6471 3733
Co. & GST Reg. No.: 199902271W

Alexandra Service Centre
281 Alexandra Road
Singapore 159938
Main Telephone 6388 2223
Main Telefax 6475 1023

Ubi Service Centre
55 Ubi Road 1
Singapore 408699
Main Telephone 6388 2323
Main Telefax 6841 1183

Customer Service
Service Appointment 6366 2323
24-hour Breakdown Service 9828 1233
Email customer.care@premiumauto.com.sg

INS TAX INVOICE

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AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120		Invoice No: 85017398	Account: A0006 (T 0)	AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120	
		Date : 20/04/2022			
		Order : SGW8889X			
		Term : 30			
Regn No: SGW8889X (V 28450)		Regn Date: 17/03/2016	Mileage: 50516	WIP No.: 64218	
Model: A4 AVANT 2.0T FSI MU 8K50AH (M		Chassis: WAUZZZ8KXFA186234	Engine: CNC 148417	Dept: U	
You have been assisted by :- UB-Tony Foong (33)					
		Details	Qty	Unit Price	Amount
Q	OTHERS	M: TO SUPPLY MIRROR CAP (BY OWNER)	400.00	1.00	400.00
Q	OTHERS	M: TO REINSTALL STICKER (BY OWNER)	60.00	1.00	60.00
Q	OTHERS	M: TO INSTALL 1/4 GLASS SOLAR FILM (BY OWNER)	200.00	1.00	200.00
Q	EXC	M: 8888 Insurance Excess/Liability	-800.00	1.00	-800.00
S	BODYWORK	M: TO RENEW RHS 1/4 GLASS TO FACILITATE FENDER RENEWAL.	300.00	1.00	300.00
S	BODYWORK	M: TO DISLODGE AND REINSTALL REAR WIRE HARNESS FOR LIGHTS, BATTERY MANAGER, FUSE AND RELAY TRAYS, ELECTRICAL AND AUDIO EQUIPMENT.	1400.00	1.00	1,400.00
S	BODYWORK	M: TO REMOVE AND REINSTALL REAR SEAT, BACK REST, HAT TRAY, ABCD PILLAR TRIMS, LUGGAGE COMPARTMENT TRIMS. DISLODGE ROOF LINER AND DISENGAGE CURTAIN AIRBAG ETC.	1400.00	1.00	1,400.00
S	BODYWORK	M: TO REMOVE AND TRANSFER RHS FRONT DOOR AND RHS REAR DOOR'S MULTI-LOCK SYSTEM AND POWER WINDOW DEVICES. INSPECT FOR DAMAGES.	560.00	1.00	560.00
S	BODYWORK	M: TO DISMANTLE AND RENEW RHS FRONT AND REAR DOOR.CUT OUT AND WELD RHS REAR FENDER. REORGANISE CRASH MANAGEMENT COMPONENTS. REINSTALL ALL PARTS REMOVED.	4000.00	1.00	4,000.00
S	BODYWORK	M: TO RESPRAY RHS REAR FENDER,RHS REAR DOOR, RHS FRONT DOOR AND RHS WING MIRROR COVER. TO CARRY OUT STONE CHIP TREATMENT AND JOINT SEALER WORK.	3025.00	1.00	3,025.00

Premium Automobiles Pte Ltd



Audi Centre Singapore
281 Alexandra Road
Singapore 159938
Main Telephone 6836 2223
Main Telefax 6471 3733
Co. & GST Reg. No.: 199902271W

Alexandra Service Centre
281 Alexandra Road
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AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120	Invoice No: 85017398 Date : 20/04/2022 Order : SGW8889X Term : 30	Account: A0006 (T 0) AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120
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Regn No: SGW8889X (V 28450) Regn Date: 17/03/2016 Mileage: 50516 WIP No.: 64218

Model: A4 AVANT 2.0T FSI MU 8K50AH (M Chassis: WAUZZZ8KXFA186234 Engine: CNC 148417 Dept: U

You have been assisted by :- UB-Tony Foong (33)

		Details	Qty	Unit Price	Amount
S	BODYWORK	M: TO CARRY OUT DIAGNOSTIC CHECK.	192.00	1.00	192.00
S	BODYWORK	M: TO SUPPLY ACRYLIC SEALANT,CAVITY WAX, STONE CHIP,METAL FILLER POWDER AND 1/4 GLASS SEALANT.	880.00	1.00	880.00
X	A8K0831052J	DOOR Less 020%	1.00	2745.00	2,196.00
X	A8K0837912Q	SEAL Less 020%	1.00	193.00	154.40
X	AD 355205A2	BONDAGENT Less 020%	1.00	45.90	36.72
X	AD 00940104	CLEANER Less 020%	1.00	64.00	51.20
X	A8K0837249D	CHECK ROD Less 020%	1.00	113.00	90.40
X	AWHT003237	BOLT Less 020%	2.00	1.10	1.76
X	A8K0949102D	TURN SIGNAL Less 020%	1.00	93.80	75.04
X	A8K0010502KN	LABEL Less 020%	1.00	18.00	14.40
X	A8K9833052D	DOOR Less 020%	1.00	2745.00	2,196.00
X	A8K9839912Q	SEAL Less 020%	1.00	209.00	167.20
X	AD 355205A2	BONDAGENT Less 020%	1.00	45.90	36.72
X	A8K0839249D	CHECK ROD Less 020%	1.00	113.00	90.40
X	AWHT003237	BOLT Less 020%	2.00	1.10	1.76
X	A8K9809838	SUBPART Less 020%	1.00	2549.00	2,039.20
X	A8K9845300N NVB	SIDE WINDO Less 020%	1.00	443.50	354.80
X	A8K9853346 2ZZ	MOLDING Less 020%	1.00	306.50	245.20
X	A8K9805673C	GROMMET Less 020%	2.00	1.30	2.08
X	AWHT005453	NUT Less 020%	3.00	1.00	2.40
X	A8D0804297	PLUG Less 020%	1.00	16.40	13.12
X	A8K0837199	CLIP Less 020%	10.00	0.70	5.60
X	A8K2857410AJ01C	MOUNTING Less 020%	1.00	1259.00	1,007.20
Parts 8,781.60					Sub-Total 20,398.60
Labour 660.00					7% GST 1,427.90
Sublet 11,757.00					Grand Total 21,826.50
Menus 0.00					
Lubricant 0.00					



Received by

For & on behalf of
Premium Automobiles Pte Ltd

Premium Automobiles

Telefax

to FWD Insurance Singapore
6 Temasek Boulevard
#18-1 Suntec Tower Four
Singapore 389896
Motor Claims Dept
Yr Ref: FBD8510Y

Norah Khai
6768 9828
6841 1183

Body Repair

PA/TP/0209/2020/TT
15 April 2020

from
Telephone +65-
Telefax +65-
Mobile +65-
Our department
Your Claim Ref
Our Ref
Date

RE : CLAIM – OWNER'S SATISFACTION/DISCHARGE VOUCHER

1

total pages

Make & Model : Audi A4 Avant 2.0T FSI MU
Vehicle Chassis No. : WAUZZZ8KXFA186234
Vehicle Regn No. : SGW 8889 X
Vehicle Mileage : 50510 KM
Vehicle Owner : M/S Kian Ngiap Sewing Machine Pte Ltd
Certificate No : 2100456652-03
Liability Clearance : Liability clearance by Jacqueline Tan of AJAX
Inspection Services PTE LTD via email with
LOU/LOR rate dated 24/3/2020
Accident Date : 25/2/2020
Place : Middle Road And Bencoolen Street Junction
Repair Cost : \$ 28535.83
WIP No. : 30757
Repairer's Name : Premium Automobiles Pte Ltd

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

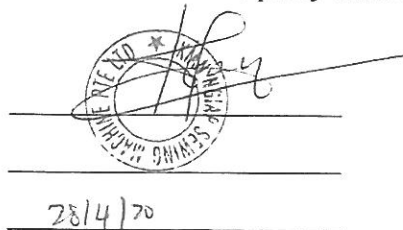
Service & Parts Centres
55 Ubi Road 1
Singapore 408699
Telephone (65) 6366 2323
Telefax (65) 6841 1183

I/We certify that the vehicle has been fully repaired to my entire satisfaction and that payment of the repairer's charges that are claimable under the policy will be deemed in full and final settlement of my claim.

Owner / Insured Signature :

Time :

Date :


28/4/20

DISCHARGE VOUCHER- FWD – SGW 8889 Y



CERTIFICATE OF INSURANCE

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : KIAN NGIAP SEWING MACHINE PTE LTD
Period of Insurance : 17 Mar 2019 To 16 Mar 2020
Engine No. : CNC148417
Chassis No. : WAUZZZ8KXFA186234

Vehicle No. : SGW8889X
Policy No. : 2100456652-03
Endorsement No. :
Issued Date : 13 Feb 2019

ABOUT THE COVER

Make/Model : AUDI A4 AVANT 2.0 TFSI MU
Engine Capacity/Tonnage : 1,984.00 CC Sum Insured : Market Value First Year of Registration : 2016
Driver Restriction : NA Off Peak Car : No Insuring with COE/PAF : Yes
Person or Classes of Persons Entitled to Drive* :

Any person who is driving on the Policyholder's order or with their 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

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 1800cc - 2000cc Optional

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 169) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS

Section 1
Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

Section 2
Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

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

1. Audi Customer Service Center Add 55 Ubi Road 1 Singapore 408699 63662323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website 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: United Overseas Bank Limited

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. 169), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125245

PREMIUM LEASING -GN
281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE
SINGAPORE 159938

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.
AUTHORISED REPRESENTATIVE

SSCNFY

Claims Dept

From: jacqueline@ajaxinspection.com
Sent: Tuesday, 24 March 2020 5:36 PM
To: 'Claims Dept'
Cc: bernardong@ajaxinspection.com
Subject: RE: [EXTERNAL] RE: ACCIDENT BETWEEN SGW 8889 X AND YOUR INSURED FBD 8510 Y ON 25/2/2020 - AVS2020-22912/BL (FWD TP)

Without Prejudice

Dear Tony,

We refer to the above accident.

We are appointed as Loss Adjusters by FWD Singapore Pte. Ltd., the Insurers of FBD8510Y.

Purely for the sake of an amicable and without any admission of liability basis, we would like to explore a direct settlement with your client.

Please be advised that the claim for LOU and rental will be strictly based on the NIMA benchmark and surveyor's recommendation.

As the vehicle had not been surveyed, please arrange your vehicle to be surveyed and we shall then, await your Letter of Demand and all the necessary documents from your end.

Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Best Regards,

Jacqueline Tan

email: jacqueline@ajaxinspection.com

AJAX Inspection Services Pte Ltd

120 Lower Delta Road

#08-08, Cendex Centre

Singapore 169208

Tel: (65) 6255 0808 Fax: (65) 6849 9155

<http://www.ajaxadjusters.com>



Claims Dept

From: Clara Li Zirong - SGUser [clara.li@fwd.com]
Sent: Thursday, 6 August 2020 5:11 PM
To: claims@premiumauto.com.sg
Cc: Motor Claims SG - SG Common; Eileen Bay - SGUser
Subject: RE: ACCIDENT BETWEEN SGW 8889 X AND YOUR INSURED FBD 8510 Y ON 25/2/2020 Our Ref: 1202000012295

WITHOUT PREJUDICE

Dear Nadia,

We refer to your email of 03 August 2020.

Please be informed that we will be repudiating policy liability due to false declaration and kindly re-direct your client's claim to our insured/insured rider for handling.

Thank you.

Kind Regards,

Clara Li

Assistant Claims Manager, Operations



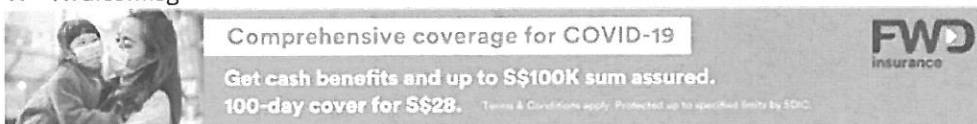
FWD Singapore Pte. Ltd.

6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

T (65) 6727 5722

E clara.li@fwd.com

W fwd.com.sg



From: Claims <claims@premiumauto.com.sg>

Sent: Monday, 3 August 2020 11:18 am

To: Eileen Bay - SGUser <eileen.bay@fwd.com>; Motor Claims SG - SG Common <motorclaims.sg@fwd.com>; Venessa Chan - SGUser <venessa.chan@fwd.com>

Cc: claims@premiumauto.com.sg

Subject: RE: [EXTERNAL] RE: ACCIDENT BETWEEN SGW 8889 X AND YOUR INSURED FBD 8510 Y ON 25/2/2020

Dear claims team,

We have received email from Bernard (AJAX) to inform us that liability has been repudiated due to breach of policy on your insured's part.

Do let us have all the information you have on the case so we may try to contact the insured to resolve.

Thank you.