



江氏修理汽車私人有限公司
KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0820249109CTI
Your Ref : YP9619B

Date : - 1 OCT 2023

WITHOUT PREJUDICE

China Taiping Insurance (Singapore) Pte Ltd
C/O LKK Auto Consultant Pte Ltd
51 Ubi Ave 1
#01-25 Paya Ubi Industrial Pk
Singapore 408913
Attention : Motor Claim Department

Dear Sirs,

Accident involving SNR9109B and YP9619B on 10.08.2024 along Jalan Senang.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle YP9619B.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Tan Yeok Sin, the owner of motor-vehicle no: SNR9109B, we submit his claim to you:

Cost of repairs (Inclusive of GST)	\$ 18,748.00
Loss of rental (7 days x \$120.00) (w/gst)	\$ 915.60
GIA search fee	\$ 2.18
	<u>\$ 19,665.78</u>
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2500602
- 2) GIA report and certificate insurance of SNR9109B
- 3) GIA search fee and invoice
- 4) Rental agreement and rental invoice

We hope to receive your early reply soon.

Thank you.

Yours faithfully,
KANG CAR REPAIRERS PTE LTD

LETTER OF AUTHORITY

Your Ref: YP9619B

China Taiping Insurance (S) Pte Ltd

3 Anson Road
#16-00 SpringLeaf Tower
Singapore 079909

Dear Sirs,

Accident involving SNR9109B and YP9619B
on 10.08.2024 at Jalan Senang.


I/We am/are the owner/s of vehicle number SNR9109B.

I/We had instructed KANG CAR REPAIRERS PTE LTD to make a claim on my/our behalf against your company in respect of the abovementioned matter.

I/We hereby authorize you to issue the settlement cheque in favour of my/our workshop, KANG CAR REPAIRERS PTE LTD in full and final settlement of my/our claim for my/our repair cost and loss of use/rental charges, in respect of the above accident.

Yours faithfully,


.....
Tan Yeok Sin


.....
Witnessed by: Kong Chin Watt



MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNW00085052302

Claim No : SNM24D204555/YP9619B/LEWLC

Claimant : TAN YEOK SIN

Amount : S\$ 19,513.18

Dollars NINETEEN THOUSAND FIVE HUNDRED THIRTEEN AND CENTS EIGHTEEN ONLY

I/We agree to accept the above mentioned amount to be paid to me/us in full & final settlement of all claims, costs & disbursements for injuries / damages sustained by me/us through an accident involving

Claimant Vehicle No. : SNR9109B

Insured Vehicle No. : YP9619B

Date of Loss : 10/08/2024

Place of Accident : 94G JALAN SENANG

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : CHEE SONG FOODS PTE LTD

Driver Name : MARUTHAMUTHU RAMESH

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(1) General Damages	S\$
(2) Cost of Repair/ Excess	S\$ 18,748.00
(3) Loss of Use /Rental/	S\$ 763.00
(4) GIA/ Police Reports /	
Investigation Reports /Search Fees	S\$ 2.18
(5) Medical Reports/Expenses	S\$
(6) Survey Fees/P.T. Fees	S\$
(7) Cost including Disbursement	S\$

TOTAL S\$ 19,513.18

Claimant Name : TAN YEOK SIN

NRIC No : SXXXX3401

Signature :

Date :

08.11.2025



江氏修理汽車私人有限公司
KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

3 ANSON ROAD
#16-00 SPRINGLEAF TOWER
SINGAPORE 079909

Tel: 63896111 Fax: 62247175
Attn: Motor Claim Department

Your Ref No: YP9619B
Claim Type: Third Party
Accident Date: 10 August 2024
TP Veh Reg No: YP9619B

Claim No: EST2400328
No: KCR-INV2500602
Date: 26 Sep 2025
Policy No: 5084069451-07
Veh Reg No: SNR9109B
Make/Model: MERCEDES BEN E220D
AUTO
Chassis No: WDD2130042A029504
Engine No: 65492080018578
Reg. Date: 28 Sep 2016

TAX INVOICE SNR9109B

As agreed to proceed repair at Lump Sum Repair	17,200.00
Add GST @ 9%	1,548.00
Total Amount Payable SGD	<u>18,748.00</u>

SINGAPORE DOLLAR EIGHTEEN THOUSAND SEVEN HUNDRED FORTY EIGHT ONLY

For Kang Car Repairers Pte Ltd


AUTHORISED SIGNATURE



A subsidiary of BKW Automobile Pte Ltd

B K W RENT A CAR PTE LTD

UEN/GST No.: 200106276D

120 Lower Delta Road #02-15 Cendex Centre

Singapore 169208

Tel: +65 67387777 Fax: 6738 6666

Website: <https://bkw.sg>

TAX INVOICE

Invoiced To

KANG CAR REPAIRERS PTE LTD
C/O SENG CHEE KONG (CHENG
ZHIGANG)
767 BEDOK RESERVOIR VIEW
#13-217
SINGAPORE 470767

Invoice Number

A 13943

Invoice Date

27/08/2024

Due Date

27/08/2024

VHA Number

A 13943

Vehicle Number

SLM 3723 S

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 10 AUGUST 2024 TO 17 AUGUST 2024 YOUR REF: SNR 9109 B	7	120.00	840.00

Subtotal	840.00
GST @ 9%	75.60
Total (incl. GST)	915.60
Less: Payments	
Amount Due	S\$915.60

Account Name: BKW RENT A CAR PTE LTD

Account No: 118-312-9991 Paynow UEN: 200106276D

Bank: UNITED OVERSEAS BANK LTD (UOB)

Branch: UOB Shaw Centre Branch

Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208

Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG

All cheques must be made payable to BKW RENT A CAR PTE LTD.

* Please indicate the invoice number and vehicle number in the reference.



VEHICLE HIRING AGREEMENT

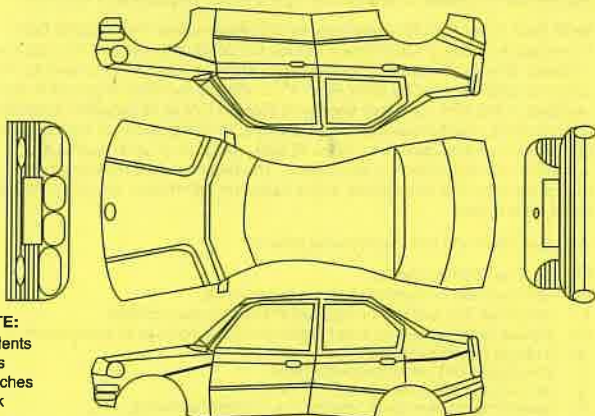
HIRER'S PARTICULARS

Name (as in I/C) **SENIGHEE KONG**
NRIC/Passport No: **[REDACTED]** Date of Birth: **30/3/1972**
Address: **767 Bedok Reservoir View #10-217** Age: **S(47707)**
Name & Address of Employer
Occupation Driving Exp:
Driving Licence No: **[REDACTED]** Passed Date: **21/7/2008**
D/L Type: Local/Int'l/Others:

AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C)
NRIC/Passport No: **[REDACTED]** Date of Birth:
Age:
Occupation Driving Exp: Yrs
Driving Licence No: **[REDACTED]** Passed / Expiry Date:
D/L Type: Local/Int'l/Others: Contact No:

Hirer's Own Vehicle No: SNR 910913		Replace Veh No:																																																													
Loan Vehicle No: SLM 37235		VR No:																																																													
Make & Model: HILUX		Auto/Manual Group:																																																													
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>7 day @ \$ 120</td> <td>Per day</td> <td>\$840</td> </tr> <tr> <td>Weekly/Monthly</td> <td>week @\$</td> <td>Per week/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Others</td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Svc</td> </tr> <tr> <td colspan="2"></td> <td>GST 9%</td> <td>\$75</td> </tr> <tr> <td colspan="2">OR No:</td> <td>(A) SUB-TOTAL</td> <td>\$915</td> </tr> <tr> <td>Petrol Level & Surchage</td> <td>OUT</td> <td>E</td> <td>1/4</td> </tr> <tr> <td></td> <td>IN</td> <td></td> <td>1/2</td> </tr> <tr> <td></td> <td></td> <td></td> <td>3/4</td> </tr> <tr> <td></td> <td></td> <td></td> <td>F</td> </tr> <tr> <td colspan="2"><input type="checkbox"/> Return the same petrol level</td> <td colspan="2">GST</td> </tr> <tr> <td colspan="2">First km FREE per day</td> <td colspan="2">TOTAL CHARGES</td> </tr> <tr> <td colspan="2">Excess mileage is chargeable at cents per km</td> <td colspan="2"></td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	7 day @ \$ 120	Per day	\$840	Weekly/Monthly	week @\$	Per week/Monthly		Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc						GST 9%	\$75	OR No:		(A) SUB-TOTAL	\$915	Petrol Level & Surchage	OUT	E	1/4		IN		1/2				3/4				F	<input type="checkbox"/> Return the same petrol level		GST		First km FREE per day		TOTAL CHARGES		Excess mileage is chargeable at cents per km			
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NON WAIVER EXCESS (Subject to GST): \$ 2000

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only *Please refer to point 5

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver by BKW must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling, illegal racing), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of minimum \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's fur between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
10/8/24	1:30pm			

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
17/8/24	2:30pm			

Hirer's/Driver Signature


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

YP9619B

Date of Accident

10/08/2024 

Reset

% **RESULT & RECEIPT**

TP Insurer Enquiry

Insurance **China Taiping Insurance (Sing...**

Period of Insurance **09/10/2023 - 08/10/2024**

Requested By **SHARON YEE (KANG CAR REPA...**

Requested Date **10/08/2024 13:25**

Payment details

Request Amount: **S\$2**

GST Amount: **S\$0.18**

Total Amount Due (GST Inclusive): **S\$2.18**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CD/CTI24080177/Ama3

15 August 2024

CHEE SONG FOODS PTE LTD

4 JALAN MASJID
SINGAPORE 418922

Driver: MARUTHAMUTHU RAMESH

Dear Sir/Madam,

**ACCIDENT INVOLVING YP 9619B(CHINA TAIPING) AND SNR 9109B AT/ALONG 94G
JALAN SENANG SINGAPORE 418474 ON 10/08/2024**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **SNR 9109B** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Thank you.

Yours faithfully,

DAPHNE LEE

Case Handler

DID: 6841 2157

FAX: 6741 4108

Email: daphnelee@lkkauto.com

c.c. *China Taiping Insurance (Singapore) Pte Ltd
(Motor Claims Dept)*

Daphne Lee (LKK Auto)

From: Jenny Lew (CTPIS) <jenny.lew@sg.cntaiping.com>
Sent: Thursday, 6 November 2025 4:59 PM
To: Daphne Lee (LKK Auto)
Subject: RE: CTI REF: SNM24D204555/YP9619B/C02/LEWLC - LKK REF: CD/CTI24080177/Ama3, SNR9109B | TPP DIRECT SETTLEMENT

[Confidential]

Hi Daphne

Please proceed mandate up to S\$ 19,513.18.

Regards,

Jenny Lew
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6172 | Tel: (65) 6389 6116 | F: (65) 6224 7175

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From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Monday, 13 October 2025 12:56 pm
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Jenny Lew (CTPIS) <jenny.lew@sg.cntaiping.com>
Subject: RE: CTI REF: SNM24D204555/YP9619B/C02/LEWLC - LKK REF: CD/CTI24080177/Ama3, SNR9109B | TPP DIRECT SETTLEMENT

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Your ref: SNM24D204555/YP9619B/C02/LEWLC
LKK ref : CD/CTI24080177/Ama3q2(N)

Dear Jenny,

ACCIDENT INVOLVING YP 9619B (CHINA TAIPING) AND SNR 9109B (TP) ON 10/08/2024

We refer to the above matter.

It is an accident under BOLA:NIL. OID reversing to warehouse hit onto TP going straight. We are of the view that liability is on our driver's.

We seek your approval to offer repairer "KANG CAR REPAIRERS PTE LTD" at \$19,513.18 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
--	----------------	----------------

1. Cost of Repair	\$ 34,155.19	\$ 18,748.00 (L/S) (w/GST)
2. Loss of Rental (07 days x \$130.80) (w/GST)	\$ 915.60	\$ 763.00 (07 days x \$109.00) (w/GST)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
Total	\$ 35,072.97	\$ 19,513.18

Surveyor recommended 08 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 09/10/2025 is only for mandate purpose.

Kindly let us have your approval / instruction.

Thank you

For future correspondence, please remove meikwan@lkkauto.com and admin-a@lkkauto.com in your email. Thanks.

Best Regards,

Daphne Lee (Ms) | Case Handler

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Daphne Lee (LKK Auto)

Sent: Friday, 1 August 2025 10:37 AM

To: Jenny Lew (CTPIS) <jenny.lew@sg.cntaiping.com>

Subject: RE: CTI REF: SNM24D204555/YP9619B/C02/LEWLC - LKK REF: CD/CTI24080177/Ama3, SNR9109B | TPP DIRECT SETTLEMENT

Dear Jenny,

Our surveyor midst of negotiation with workshop for finalization.

Thank you

For future correspondence, please remove meikwan@lkkauto.com and admin-a@lkkauto.com in your email. Thanks.

Best Regards,

Daphne Lee (Ms) | Case Handler

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Jenny Lew (CTPIS) <jenny.lew@sg.cntaiping.com>

Sent: Friday, 1 August 2025 10:04 AM

To: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: CTI REF: SNM24D204555/YP9619B/C02/LEWLC - LKK REF: CD/CTI24080177/Ama3, SNR9109B | TPP DIRECT SETTLEMENT