



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 : KCR0820246516CTI
 Your Ref : XE9131K

Date : 8 JUN 2025

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 4089 33
 Attention : Motor Claim Department

Dear Sirs,

Accident involving SNG6516L and XE9131K on 15.08.2024 along Junction of Loyang Ave twds Paku Rd.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle XE9131K.

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 Loh Wai Sheng, the owner of motor-vehicle no: SNG6516L, we submit his claim to you:

Cost of repairs (Inclusive of GST)	\$ 7,630.00
Loss of use (6 days (5+1Sunday) x \$100.00)	\$ 600.00
Medical Fee – Chow Lan	\$ 34.25
LTA search fee by Law Firm	\$ 27.25
	<u>\$ 8,291.50</u>
	=====

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

- 1) Tax invoice no: KCR-INV2500321
- 2) GIA report of SNG6516L
- 3) Police Report No: T/20240816/2060
- 4) LTA search fee and invoice
- 5) Medical Tax Invoice from CareLite Medical Clinic
- 6) Police Investigation Result

We hope to receive your early reply soon.

Thank you.

Yours faithfully,
KANG CAR REPAIRERS PTE LTD

.....

LETTER OF AUTHORITY

Your Ref: XE9131K

China Taiping Insurance(S) Pte Ltd
3 Anson Road
#16-00 Springleaf Tower
Singapore 079909

Dear Sirs,

Accident involving SNG6516L and XE9131K
on 15.08.2024 at Loyang Ave/Paku Rd.

I/We am/are the owner/s of vehicle number SNG6516L.

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,



.....
Loh Wai Sheng



.....
Witnessed by: Kong Chin Watt

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNAG00021652401 Claim No : SNM24D204643/C02/XE9131K/TOHHS

Claimant : LOH WAI SHENG

Amount : S\$ 8,017.25
SINGAPORE DOLLARS EIGHT THOUSAND SEVENTEEN AND CENTS TWENTY-FIVE 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. : SNG6516L
Insured Vehicle No. : XE9131K

Date of Loss : 15/08/2024
Place of Accident : JUNCTION OF LOYANG AVE TWDS PAKU ROAD

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 : HWA SENG BUILDER PTE LTD
Driver Name : QIU KUN

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\$	7,630.00
(3) Loss of Use/ Rental	S\$	360.00
(4) Loss of Earning	S\$	
(5) GIA/Police Reports/ Investigation Results/Search Fees	S\$	27.25
(6) Medical Reports/Expenses	S\$	
(7) Survey Fees/P.T. Fees/Towing	S\$	
(8) Cost including Disbursement	S\$	
TOTAL	S\$	8,017.25

Claimant Name : LOH WAI SHENG

NRIC No : SXXXX140G

Signature : 

Date : 21 JAN 2026

AUTHORIZATION LETTER TO CLAIM FOR MEDICAL BILLS

I/We, **CHOW LAN** (the third party claimant") of _____
(address), ~~owner~~/driver/passenger of **SNG 6516L** (vehicle no.) hereby authorize **KANG CAR REPAIRERS PTE LTD** ("the workshop") to act for me with respect to my claim for medical bills ("claim") pursuant to the accident which occurred on **15/08/2024** (date) along **JUNCTION OF LOYANG AVE TWDS PAKU ROAD** (location) involving vehicle no/s **XE 9131K** ("the accident").

I/We, also confirmed that I/We **will not be making any Injury Claim** and will only claim for the medical bills related to this accident.

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this _____ (day) of **21 JAN 2026** (month) 20____ (year)



Signed by "the third party claimant"
(with chop if applicable)





Signed by "the workshop"
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNAA00021652401 Claim No : SNM24D204643/C02/XE9131K/TOHHS

Claimant : CHOW LAN

Amount : S\$ 34.25
SINGAPORE DOLLARS THIRTY FOUR AND CENTS TWENTY-FIVE 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. : SNG6516L
Insured Vehicle No. : XE9131K

Date of Loss : 15/08/2024
Place of Accident : JUNCTION OF LOYANG AVE TWDS PAKU ROAD

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 : HWA SENG BUILDER PTE LTD
Driver Name : QIU KUN

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\$	
(3) Loss of Use/ Rental	S\$	
(4) Loss of Earning	S\$	
(5) GIA/Police Reports/ Investigation Results/Search Fees	S\$	
(6) Medical Reports/Expenses	S\$	34.25
(7) Survey Fees/P.T. Fees/Towing	S\$	
(8) Cost including Disbursement	S\$	
TOTAL	S\$	34.25

Claimant Name : CHOW LAN

NRIC No : S0963863F

Signature : 周兰

Date : 21 JAN 2026



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: XE9131K
Claim Type: Third Party
Accident Date: 15 August 2024
TP Veh Reg No: XE9131K

Claim No: EST2400371
No: KCR-INV2500321
Date: 02 Jun 2025
Policy No: 5142816809
Veh Reg No: SNG6516L
Make/Model: MERCEDES BEN
GLA180 URBAN (R18
LED)
Chassis No: WDC1569422J688432
Engine No: 27091031947396
Reg. Date: 07 Feb 2020

TAX INVOICE SNG6516L

As agreed to proceed repair at Lump Sum Repair	7,000.00
Add GST @ 9%	630.00
Total Amount Payable SGD	7,630.00

SINGAPORE DOLLAR SEVEN THOUSAND SIX HUNDRED THIRTY ONLY

For Kang Car Repairers Pte Ltd


AUTHORISED SIGNATURE

Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars (As At 15 Aug 2024 / 18:10:01)

Vehicle Insurance Details ^

Vehicle No.:

XE9131K

Make Description/Model:

MITSUBISHI / FUSO FV70HJD2VDEA

Insurance Company Name:

CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

Business Transaction Reference No.:

20240820113137374164

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

Save as PDF

OK →

Print



Thank you

You have successfully logged out.

Your last login date and time was 20 Aug 2024, 11:30:39.

To return to ONE.MOTORING, please [click here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No. ↕	Asset Type ↕	Asset ID ↕	Transaction Type ↕	Transaction Amount(S\$) ↕	Log Date/Time ↕
1	Vehicle	XE9131K	18.19 Enquire Veh Owner Info (Others) by Law Firm	27.25	20 Aug 2024 / 11:31:37

GST Reg No : 202240143G

Co Reg No : 202015050M

TAX INVOICE

CHOW LAN

2 BEDOK SOUTH AVENUE 1

#04-895

S(460002)

Invoice No. : 4836

Our Ref : 13327

Date : 16 Aug 2024

Patient : CHOW LAN (SXXXX863F)

Attending Doctor : PHUA NGEE BOON

Description	Qty	Fee
ANAREX	20.00 tabs	\$16.00
KEFENTECH [KETOPROFEN] 30 MG PLASTER	9.00 pcs	\$18.00
CONSULTATION		\$19.00
	Sub-Total	\$53.00
	Add GST 9.0%	\$4.77
	Total Bill Before Subsidy	\$57.77
Receipt No. 5420 -	CHAS Subsidy	- \$23.50
	Rounding Adjustment	\$-0.02
	Total Amount Payable	\$34.25
Receipt No. 5420 - CASH	Payment Received	\$34.25
	Outstanding Balance	\$0.00

All Cheques should be crossed and made payable to :

CARELITE MEDICAL AND WELLNESS CLINIC (BEDOK) PTE. LTD.

This is a computer generated invoice which does not require a signature

Claims made from Medisave or CHAS are subjected for Approval from the Authority



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

Our Ref: TP/IP/25825/2024
Date: 18/02/2025

000100

LOH WAI SHENG
11 SIMEI STREET 4
#11-08
SINGAPORE 529866

TRAFFIC POLICE
10 UBI AVENUE 3
SINGAPORE 408865
<https://eservices1.police.gov.sg>

Dear Sir

**TRAFFIC ACCIDENT INVOLVING XE9131K AND SNG6516L ALONG LOYANG AVENUE ON
15/08/2024 AT ABOUT 6.10 PM**

I refer to the above accident.

2 We have completed our investigation into the case. Action has been initiated against the driver of XE9131K for the offence of **DRIVING WITHOUT DUE CARE AND ATTENTION CAUSING HURT UNDER SEC 65 (1)(a) OF THE RTA 1961 (HEAVY VEHICLE)**.

3 Please be informed that our decision does not preclude you from pursuing insurance / civil claims.

4 If you have any clarification, you may contact the Investigation Officer, Low Meng Fatt at office number: 97577566.

Yours faithfully,
INSP (2) LOW MENG FATT
IO (ACCIDENT ENQUIRY & INVESTIGATION)
SINGAPORE POLICE FORCE

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



Our Ref: CD/CTI24080287/Aua3

**HWA SENG BUILDER PTE LTD
DRIVER : QIU KUN**

Dear Sir/Madam,

**ACCIDENT INVOLVING XE9131K(CHINA TAIPING) AND SNG6516L AT/ALONG S'PORE
AVIATION AC ON 15/08/2024**

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 **SNG6516L** against your motor insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. by 10/09/2024, 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.

Thank you.

Yours faithfully,

YAN
Case Handler
DID: 6841 6051
Email: yan@lkkauto.com

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

Hsiao Tong (LKKAuto)

From: Alfred Toh (CTPIS) <alfred.toh@sg.cntaiping.com>
Sent: Friday, December 26, 2025 9:03 AM
To: Hsiao Tong (LKKAuto)
Cc: CS A Team; Alfred Toh (CTPIS)
Subject: RE: [SEEK MANDATE] RE: CTI REF: SNM24D204643/C02/XE9131K/TOHHS - LKK REF: CD/CTI24080287/Aua3, SNG6516L | DOA: 15.08.2024 - TPP DIRECT SETTLEMENT

[Internal]

Dear Hsiao Tong

We refer to your email of 24 December 2025.

Please proceed the offer up to \$8,171.50 (including medical fees)

Best Regards

Alfred Toh
Assistant Manager
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 24 December 2025 2:58 pm
To: Alfred Toh (CTPIS) <alfred.toh@sg.cntaiping.com>
Subject: RE: [SEEK MANDATE] RE: CTI REF: SNM24D204643/C02/XE9131K/TOHHS - LKK REF: CD/CTI24080287/Aua3, SNG6516L | DOA: 15.08.2024 - TPP DIRECT SETTLEMENT

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Dear Sir/Mdm,

We refer to the above matter.

Please be informed that third party rejected our offer at 50/50 and propose for 100% due to action has been initiated against the driver XE9131K for the offence of DRIVING WITHOUT DUE CARE AND ATTENTION CAUSING HURT UNDER (HEAVY VEHICLE). Please see attached Police Investigation Result.

The breakdown of third-party counter propose is as follows: -

1. Cost of Repair (with GST)	\$ 7,630.00 (\$ 7,000.00+ 9%GST)
2. Loss of Use	\$ 480.00 (6days x \$80.00)
3. Medical fee	\$ 34.25
4. LTA/GIA Search Fee	\$ 27.25
Total	\$ 8,171.50

Please advise whether we may proceed to resolve the matter at **\$8,171.50**(all-in), or provide further instructions.

Thank you.



Merry Christmas & Happy New Year 2026!



Best Regards,

Hsiao Tong, Chew (Ms) | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | Email: chewht@lkkauto.com

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

From: Phoebe Xie (CTPIS) <phoebe.xie@sg.cntaiping.com>

Sent: Tuesday, November 18, 2025 10:34 AM

To: Yan (LKK Auto) <yan@lkkauto.com>

Cc: CS A Team <cs-a@lkkauto.com>

Subject: RE: [SEEK MANDATE] RE: CTI REF: SNM24D204643/C02/XE9131K/TOHHS - LKK REF: CD/CTI24080287/Aua3, SNG6516L | DOA: 15.08.2024 - TPP DIRECT SETTLEMENT

[Internal]

Dear Yan,

Please proceed as per recommendation up to **4,116.50**

Thanks

Phoebe Xie

Assistant Manager, Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6260 | F: (65) 6222 1033

From: Yan (LKK Auto) <yan@lkkauto.com>

Sent: Monday, August 4, 2025 11:26 AM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Alfred Toh (CTPIS) <alfred.toh@sg.cntaiping.com>; CS A Team <cs-a@lkkauto.com>

Subject: [SEEK MANDATE] RE: CTI REF: SNM24D204643/C02/XE9131K/TOHHS - LKK REF: CD/CTI24080287/Aua3, SNG6516L | DOA: 15.08.2024 - TPP DIRECT SETTLEMENT

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[Internal]

Your ref: **SNM24D204643/C02/XE9131K/TOHHS**

LKK ref : CD/CTI24080287/Aua3

Dear Sirs/Mdm,

ACCIDENT INVOLVING XE 9131K(CHINA TAIPING) / SNG 6516L(TP)/ OTHERS ON 15/08/2024

We refer to the above matter.

Both parties had given a conflict of report and there was no video/ substantial evidence from both parties to support either version. In view is this, we would like to propose to settle the matter at 50/50.

We are of the view that liability should share equally as both parties should exercise caution on merging lane.

We seek your approval to offer repairer “KANG CAR REPAIRERS PTE LTD” at **\$4,116.50(all-in)**.

The summary is as follows: -

		Amount Revised	
1. Cost of Repair	\$ 14,739.30		\$ 7,630.00 (\$ 7,000.00+ 9%GST)
2. Loss of Use (6days x \$100.00)	\$ 600.00		\$ 480.00 (6days x \$80.00)
	\$ 15,339.30		\$ 8,110.00
	\$ 7,669.65	@ 50%	\$ 4,055.00
3. Medical fee	\$ 34.25		\$ 34.25
4. LTA/GIA Search Fee	\$ 27.25		\$ 27.25
Total	\$ 7,731.15		\$ 4,116.50

Surveyor recommended 5days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 24/06/2025 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com | DID: 6841-6051 | fax: 6256-4315

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

From: Alfred Toh (CTPIS)

Sent: Tuesday, August 20, 2024 4:18 PM

To: Mei Kwan (LKKAuto) ; Admin A

Cc: Claims Dept of CTI ; Yan (LKK Auto) ; Alfred Toh (CTPIS)

Subject: RE: CTI REF: SNM24D204643/C02/XE9131K/TOHHS - LKK REF: CD/CTI24080287/Xua3, SNG6516L | DOA: 15.08.2024 - TPP DIRECT SETTLEMENT

[Internal]

Dear Sirs

We refer to the above matter.

Attach herewith Insured's SAS report for your attention and necessary action.

p.s. password to open zip file: **9131**

Best Regards

Alfred Toh
Assistant Manager
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Sent: Tuesday, August 20, 2024 3:25 PM
To: Alfred Toh (CTPIS) <alfred.toh@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Yan (LKK Auto) <yan@lkkauto.com>
Subject: CTI REF: SNM24D204643/XE9131K/C02/TOHHS - LKK REF: CD/CTI24080287/Xua3, SNG6516L
| DOA: 15.08.2024 - TPP DIRECT SETTLEMENT

[Internal]

Dear [Alfred](#),

Please refer to the above subject.

Kindly **assist LKK Auto on D.S.** soonest possible.

Please contact our claims department **Alfred Toh** the officer in charge or **6389 6116** should you require our assistance or clarification.

***Kindly quote our claim reference number when replying.**

Belinder Ng

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175 | F: (65) 6222 1033

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 Taiping SG

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, August 19, 2024 5:34 PM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Yan (LKK Auto) <yan@lkkauto.com>

Subject: Direct Settlement - Accident Involving XE9131K (OI : CTI - TBA) AND SNG6516L (TP : LKK REF - CD/CTI24080287/Xua3) on 15.08.2024

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Dear Sir/ Madam,

We refer to the above matter.

We have received an assignment from TP repairer, M/s Kang Car Repairers Pte Ltd and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- **GIA report**

Kindly let us have a copy of your insured's GIA report and claim ref for our necessary action.

Please take note that the case handler in-charge is Yan.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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