

TwinCar AUTOMOTIVE PTE LTD

Company Registration and GST No. 200714616M

2 Kaki Bukit Avenue 2 #01-17/#01-18 /Heavy Vehicle #01-08/Spray Painting #02-27

Kaki Bukit Autohub Singapore 417921

Tel: 67440510

Fax: 67410510

P.I.C - Sandy

Reply to :claim@twincar.com.sg

19 February 2025

Our Ref : CLM16492 / SNN4920D / NOV-31/2024

INDIA INTERNATIONAL INSURANCE PTE LTD

64 CECIL STREET

#04-00 & #05-00 IOB BUILDING

SINGAPORE 049711

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

RE: ACCIDENT INVOLVING SNN4920D & SMM9272A ON 26/11/2024
ALONG CAIRNHILL RD TWDS GRANGE RD X BIDEFORD RD

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SMM9272A** whose vehicle was insured with you at the material date of the accident.

We are proposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

Cost of repairs	\$	2,180.00	(Include 9% GST)
Loss of rental	\$	360.00	(\$120 X 3 Days)
Additional 2 days loss of use for pre repair	\$	200.00	(\$100 X 2 Days)
LTA search fee	\$	27.25	
	S \$	<u>2,767.25</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM16492
- 2) Hock Chuan Heng Car Rental & Trading Pte Ltd - Invoice No: 16998
- 3) LTA search
- 4) Letter of Authorisation
- 5) GIA report of SNN4920D

We look forward to your prompt reply.

Yours faithfully,



.....
Twincar Automotive Pte Ltd

C.K.SIAH

Director

LETTER OF AUTHORISATION

To: M/s Twincar Automotive Pte Ltd
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS: SNN 4920D & Smm 9272A
ALONG CAENHILL RD TWS GRANGE RD X BIDEPO RD ON 26/11/2024

I/We YEO AN LING NRIC/Passport No: S74762B
of BLK 210 BOON LAY PLACE #03-113 S(645210)
the owner of vehicle no. SNN4920D hereby authorise you to commence repair to the said
vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident' claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we undertake to pay you for your expenses, costs and fees immediately.


I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are Income Insurance Limited
Policy No. 5141677317 Expiry Date: _____

Date: 27/11/2024 Excess: _____


Owner's Signature/Co's stamp (if applicable)


Witness Signature/Name

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EXPRESS SETTLEMENT

DISCHARGE VOUCHER **III-Direct Settlement (PODS)**

India Ref: MFL2024D0014123
Claimant Ref: SNN4920D

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

We/I, TWINCAR AUTOMOTIVE PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 2,180.00 (repair cost), S\$ 300.00 (loss of ~~use~~/rental), S\$ 27.25 (search fee), vehicle no. SNN4920D that was damaged pursuant to the accident which occurred on 26/11/2024 (date) at CAIRNHILL RD TWDS GRANGE RD & BIDEFORD RD (location) involving vehicle no. SMM9272A (insured vehicle). This is pursuant to the inspection conducted on 27/11/2024 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner YEO AH LENG ("the third party claimant") of vehicle no. SNN4920D to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify India International Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to cost of repairs and/or rental and/or loss of use pursuant to the damage to SNN4920D (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

We/I authorize you to pay the total amount of S\$ 2,507.25 to TWINCAR AUTOMOTIVE PTE LTD

Dated this 18 day of MAR 2025

CLAIMANT:

Signature:

Signed by "the workshop" (with chop)

Name:

TWINCAR AUTOMOTIVE PTE LTD

NRIC:

200714616m

Address:

2 KAKI BUKIT AVE 2 #01-11
KAKI BUKIT AUTOMOB S(419) 11

Nationality:

Occupation:

WITNESS:

Signature:

Signed by appointed Surveyor

Name:

LKK Auto Consultants Pte Ltd

NRIC:

199607198R

Address:

51 Ubi Avenue 1
#02-25 Paya Ubi Ind. Park S(408933)

Nationality:

Occupation:

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub

2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

Singapore 417921

Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail : sales@n51.com.sg

Company Reg. No. : 200714616M

GST Registration No. : 200714616M

INDIA INTERNATIONAL INSURANCE PTE LTD

64 CECIL STREET

#04-00 & #05-00 IOB BUILDING

SINGAPORE 049711

TAX INVOICE

Date : 15/02/2025

Date in : 26/11/2024

Vehicle Num. : SNN4920D

Make/Model : HONDA VEZEL 1.5G CVT-2022

Chassis/Eng# : RV31005777/L15Z1006730

Accident Date : 26/11/2024

Claim No : CLM16492

Reference : NOV-31/2024

Policy No. : 5141677317 (11/12/2024)

LUMPSUM REPAIR BILL

REF : CLM16492-TWINCAR DATED 27/11/2024

BY DIRECT

Amount S\$

2,000.00



E. & O.E.	Sub S\$:	2,000.00
Add GST (9%) S\$:		180.00
Total Amount S\$:		2,180.00

for TWINCAR AUTOMOTIVE PTE LTD



福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

HIRER'S PARTICULARS

If Different From

Section ①

I/We Yeo Ah Leng

of BLK 210 Boon Lay Place #03-113

S 640210

Tel: 97562152

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) **THIRD PARTY ONLY MOTOR VEHICLE COVERAGE**


the Excess which is the maximum amount of **\$1500** to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) **COMPREHENSIVE MOTOR VEHICLE COVERAGE**

the Excess which is the maximum amount of **\$2000** for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼 <u>SLL3624 A</u>		Rental Agreement 合同號碼 No. H 16998	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間 Date & Time OUT <u>26/11/2024 1640HRS</u>	
姓名 Name: <u>AS ABOVE</u>		交車日期及時間 Date & Time IN <u>29/11/2024 1625HRS</u>	
地址 Address: <u>AS ABOVE</u>		Chargeable	Rates Amount
S		<u>3</u>	天 Days @ \$ <u>8360/-</u>
居民證/護照號碼 I/C No./Passport No: <u>S7147602B</u>	駕駛執照號碼 Driving Licence No: <u>S7147602B</u>	星期 Weeks @ \$	
居民證/護照種類 Type of I/C/Passport:	Pass 日期 Pass Date: <u>11/10/1991</u>	月 Months @ \$	
出生日期 Date of Birth: <u>07/08/1971</u>	發出地 Place of Issue:		
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		保險 Insurance	總計 Total Charge
備註與付款記錄 Remarks & Payment Records		按金 Security Deposit	
		總金額 Total Payable	<u>8360/-</u>
		來銀 Amount Paid	
		送車/費 Delivery Fees	
IMPORTANT! For Singapore Use only.		收車費用 Collection Fees/Misc.	
		超過/小時 Extra Hours @ \$	
出車油箱 Fuel Tank OUT <u>E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F</u>	出車油箱 Fuel Tank IN <u>E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F</u>	租費不包括汽油 Rates Do Not Include Fuel	添油 Refuelling
車牌號碼 Vehicle No: 1)	起 From:	至 To:	
車牌號碼 Vehicle No: 2)	起 From:	至 To:	
工具 Tools	輪胎 Spare Tyre	裝飾品 Accessories	加額費用 Total Additional Charges
車輛發出人 Vehicle Issued By:	車輛接收人 Vehicle Collected By:		
NOTE: 註 租車者或司機必須付所有停車, 違反交通及噴過量黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.			
		總計 Grand Total	

租車者不准載沙或石灰
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期

Date:

租車者簽名

Signature of Hirer:



SNN 4920A (TC)

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 26 Nov 2024 / 16:15:54
Receipt Date/Time : 26 Nov 2024 / 16:15:54

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241126-003222
Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMM9272A As at 26 Nov 2024/14:11:00 Insurance Co: INDIA INT'L INS PTE LTD				
1	Insurance Enquiry - SMM9272A Enquiry Fee 20241126161539535801	25.00	2.25	27.25
Sub-Total		25.00	2.25	27.25
Total Before Rounding		25.00	2.25	27.25
Rounding Difference				0.00
Total Amount Payable				27.25
Paid By				
001ynyan			Credit Card	27.25
Total				27.25
Cash Change				0.00
Tendered Amount				27.25
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	27 Nov 2024 14:57	Clim Dtl Modified	Claimant's Name: -> YEO AH LENG. Claimant's ID: -> S7147602B.	[A] HOW MEI KWAN
2	27 Nov 2024 14:57	Clim Veh Model Changed	(207207) HONDA VEZEL 1.5 G CVT (A).	[A] HOW MEI KWAN
3	27 Nov 2024 14:57	Clim Created	Reg No: SNN4920D. Acct Date: 2024/11/26. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: Income Insurance Limited (HQ). Workshop: Twincar Auto motive Pte Ltd - Kaki Bukit (HQ)	[A] HOW MEI KWAN
4	27 Nov 2024 14:57	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	27 Nov 2024 14:57	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/12/06	[A] HOW MEI KWAN
6	27 Nov 2024 14:57	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	27 Nov 2024 14:57	Label Added	(30653):Direct Settlement.	[A] HOW MEI KWAN
8	27 Nov 2024 14:57	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
9	28 Nov 2024 13:36	Clim Dtl Modified	Insured Name: -> LUMENS PTE LTD. Insured ID: -> 201426961K.	[A] HOW MEI KWAN
10	29 Nov 2024 15:08	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	29 Nov 2024 15:08	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
12	29 Nov 2024 15:08	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
13	29 Nov 2024 15:08	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
14	29 Nov 2024 15:16	Adj Mandate Request	Cur.Req:0.00:PODS LIABILITY: 100% ID TURNED OUT FROM SLIP ROAD AND HIT 3RD PARTY WHO WAS ON MAIN ROAD.	[A] CHEW HSIAO TONG
15	29 Nov 2024 23:30	Video Downloaded	Downloaded Video - Accident	[I] Sherini Pillai
16	29 Nov 2024 23:30	Video Downloaded	Downloaded Video - Accident	[I] Sherini Pillai
17	29 Nov 2024 23:31	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/12/06	[I] Sherini Pillai
18	29 Nov 2024 23:31	Adj Mandate Set	Approved:0.00.	[I] Sherini Pillai
19	20 Jan 2025 08:58	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2024/12/06	[A] CHEW HSIAO TONG
20	27 Feb 2025 10:42	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
21	27 Feb 2025 10:42	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
22	27 Feb 2025 10:42	Clim Dtl Modified	JPJ Reg. Date: -> 2023/12/12.	[A] JOANNE LEE KHANG MIN
23	27 Feb 2025 10:42	Clim Details Notified		[A] JOANNE LEE KHANG MIN

AUDIT TRAIL				
No.	On	Audit	Remarks	By
24	28 Feb 2025 11:55 03 Mar 2025 10:18	Adj Mandate Request	Cur.Req:2507.25:Liability: 100% *Quantum: \$2,507.25 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
25		Adj Mandate Set	Approved:2507.25.	[I] Sherini Pillai

Date From

Date To

Audit Type

None

Go

ACTIVITY				
No record				

Merimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
3280458	27 Nov 2024 14:58:19	Video Upload	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SNN4920D	HOW MEI KWAN	xx.xx
3280459	27 Nov 2024 14:58:19	Video Upload	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SNN4920D	HOW MEI KWAN	xx.xx
3280460	27 Nov 2024 14:58:20	Video Upload	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SNN4920D	HOW MEI KWAN	xx.xx
3280461	27 Nov 2024 14:58:20	Video Upload	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SNN4920D	HOW MEI KWAN	xx.xx
3280886	28 Nov 2024 09:32:23	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	SNN4920D	SMM9272A	12.00
3316487	20 Jan 2025 08:58:32	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SNN4920D	SMM9272A	12.00