

23RD AUG 2024



Our ref : TTS/BU/2425/046

Your ref : MFL2024D0009047-SG1443831

India International Insurance Pte Ltd

6 Raffles Quay, #22-00,

Singapore 048580

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir/Mdm,

**ACCIDENT INVOLVING SBS3407S & SHD2652P ON 28/07/2024 @ 20:45HRS
ALONG ORCHARD RD AFT BS 08137.**

We understand that you are the insurer of vehicle no. SHD2652P which was involved in the above accident with our bus no. SBS3407S.

We are of the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair	: \$	17,190.03	(inclusive of 9% GST)
Loss of Use	: \$	4,400.00	(\$400 x 11 days incl survey day)
Total	: \$	21,590.03	

We look forward to hearing from you early in order to resolve this matter amicably.

We are submitting this claim in demand for direct settlement.

We enclosed herewith the necessary documents to support the claims.

Kindly review and revert within the next (7) seven days.

Failure of which the case shall be send to our solicitor without further advice.

Thank You

Best Regards

Lynn Ahmad (Ms)

Manager, Claims

DID : +65 6248 0987

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

EXPRESS SETTLEMENT

DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MFL2024D0009047
Claimant Ref: SBS 3407S

We/I, TOWER TRANSIT SINGAPORE 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\$ 8,595.01 (repair cost), S\$ 1100.00 (loss of use/~~rental~~), S\$ — (search fee), vehicle no. SBS3407S that was damaged pursuant to the accident which occurred on 28/07/2024 (date) at ORCHARD RD (location) involving vehicle no. SHD2652P (insured vehicle). This is pursuant to the inspection conducted on 01/08/2024 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner TOWER TRANSIT SINGAPORE PTE LTD ("the third party claimant") of vehicle no. SBS3407S 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 SBS3407S (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\$ 9,695.01 to TOWER TRANSIT SINGAPORE PTE LTD.

Dated this 15th day of OCTOBER, 2024

CLAIMANT:

Signature:



Signed by "the workshop" (with chop)

Name:

TOWER TRANSIT SINGAPORE PTE LTD

NRIC:

201419417K

Address:

21 BULIM DR., BULIM BUS DEPOT
SINGAPORE 648170

Nationality:

Occupation:

PUBLIC TRANSPORT OPERATOR

WITNESS:

Signature:



Signed by appointed Surveyor

Name:

LKK Auto Consultants Pte Ltd

NRIC:

199607198R

Address:

51 Ubi Avenue 1
#01-25 Paya Ubi Ind. Park S(408933)

Nationality:

Occupation:

ACCIDENT REPAIR COST



TOWER TRANSIT

Co. / GST Reg No. 201419417K

ACCIDENT TIME REPORTED	20:45 HRS
ACCIDENT DATE	28-Jul-24
BUS CAPTAIN NAME	KARTIKGESU SHOLLUNAYAGAM
THIRD PARTY CLAIM AGAINST	INDIA INT'L INSURANCE

BUS REGISTRATION NUMBER	SBS3407S
BUS TYPE (SD/DD)	DD
BUS ROUTE NO.	
BUS ADVERT (Y/N)	N

SECTION 1 : SURVEYOR'S FINALISED COST OF REPAIR

NO.	Part or Item Description	Quantity	Total Cost
1	FINALISED COR P/P		\$ 15,770.67
		9% GST	\$ 1,419.36
		PARTS TOTAL COST	\$ 17,190.03

SECTION 2 : NUMBER OF DAYS BUS IN WORKSHOP FOR SURVEY & REPAIRS

		DATE IN	28-Jul-2024
		DATE & TIME SURVEY	1-Aug-2024
		DATE OUT	11-Aug-2024
BUS TYPE (SD / DD)	DD	TOTAL NUMBER OF DAYS	11
LOSS OF USE COST			\$4,400.00

SUMMARY	
SECTION NO.	COST
1	\$ 17,190.03
2	\$ 4,400.00
TOTAL	\$ 21,590.03



Tower Transit Singapore Pte Ltd
21 Bulim Drive, Bulim Bus Depot, Singapore 648170
Co. Registration No. / GST Registration No. 201419417K
Website: www.towertransit.sg Email: AR@towertransit.sg

TAX INVOICE

Bill To:
India International Insurance Pte Ltd
64 Cecil Street
#04-00 / #05-00 / #06-02 IOB Building
Singapore 049711

GST Reg. No : 201419417K
Invoice No. : IND-202410-01
Invoice Date : 15-Oct-2024
Terms : 28 Days
Contract No. :-

Attention: Motor Claims Department

Item	DESCRIPTION	AMOUNT (SGD)	TAX RATE	TAX (SGD)	TOTAL AMOUNT (SGD)
	Being cost recovery regarding accident involving SBS3407S and SHD2652P on 28th July 2024				
1	Cost of Repair	15,770.67	9%	1,419.36	17,190.03
2	Less: 50% Liability	(7,885.33)	9%	(709.68)	(8,595.01)
3	Loss of use	2,200.00	0%	0.00	2,200.00
4	Less: 50% Liability	(1,100.00)	0%	0.00	(1,100.00)
TOTAL		8,985.33		709.68	9,695.01

Interest shall be levied from the due date of the invoice to the date payment is received. The interest rate shall be at 7.5% p.a. except when there is an agreement in which case the applicable late interest rate as per the agreement shall take precedence.

For Bank Transfer:

Bank Name: The Hongkong and Shanghai Banking Corporation Limited
Account Name: Tower Transit Singapore Pte Ltd
Bank Code: 7232
Branch Code: 052 Collyer Quay Branch
Account No.: 052-394822-001
SWIFT Code: HSBCSGSG
Paynow: UEN 201419417K

Authorised Signature



Name: Subramanian Kasi
Title: Chief Financial Officer

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	01 Aug 2024 11:45	Clim Dtl Modified	Insured Name: -> PRIME CAR RENTAL & TAXI SERVICES PTE. LTD.. Insured ID: -> 19960 6293Z. Claimant's Name: -> TOWER TRANSIT SINGAPORE PTE LTD. Claimant's ID: -> 20 1419417K.	[A] HOW MEI KWAN
2	01 Aug 2024 11:45	Clim Veh Model Changed	(205893) VOLVO B9TL 9.4 D AUTO TURBO ABS (A).	[A] HOW MEI KWAN
3	01 Aug 2024 11:45	Clim Created	Reg No: SBS3407S. Acct Date: 2024/07/28. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: Tower Transit Singapore Pte Ltd (HQ)	[A] HOW MEI KWAN
4	01 Aug 2024 11:45	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Aug 2024 11:45	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/13	[A] HOW MEI KWAN
6	01 Aug 2024 11:45	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Aug 2024 11:46	Label Added	(30653):Direct Settlement.	[A] HOW MEI KWAN
8	01 Aug 2024 11:46	Adj Adjuster Assigned	[None] -> MOHD RASUL	[A] HOW MEI KWAN
9	02 Aug 2024 15:08	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2024/08/13	[A] HOW MEI KWAN
10	12 Aug 2024 17:25	Video Downloaded	Downloaded Video - 3P	[A] NA MENG YAN
11	12 Aug 2024 17:29	Adj Mandate Request	Cur.Req:0.00:PODS Liability: 100% BOLA NIL Remark: Insured cut lane and jammed brake in front of third party vehicle resulted the collision.	[A] NA MENG YAN
12	12 Aug 2024 17:58	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/13. Mandate Remarks: Pls offer 50%. Even though OI braked, 3P should have reacted in time	[I] Sherini Pillai
13	12 Aug 2024 17:58	Adj Mandate Set	Maintained:Pls offer 50%. Even though OI braked, 3P should have reacted in time	[I] Sherini Pillai
14	24 Sep 2024 10:24	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	24 Sep 2024 10:24	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	24 Sep 2024 10:24	Clim Dtl Modified	JPJ Reg. Date: -> 2014/08/01.	[A] JOANNE LEE KHANG MIN
17	24 Sep 2024 10:24	Clim Details Notified		[A] JOANNE LEE KHANG MIN
18	26 Sep 2024 15:13	Adj Mandate Request	Cur.Req:10245.02:Liability: 50% *Quantum: \$ 10,245.02 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] NA MENG YAN
19	30 Sep 2024 09:15	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2024/08/13. Mandate Remarks: LOU at \$220 per day instead.	[I] Loganathan S/O Agoram
20	30 Sep 2024 09:15	Adj Mandate Set	Approved:9805.06:LOU at \$220 per day instead.	[I] Loganathan S/O Agoram

Date From    Date To    Audit Type 

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
3212138	02 Aug 2024 09:23:47	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	SBS3407S	SHD2652P	12.00
3212476	02 Aug 2024 15:08:44	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SBS3407S	SHD2652P	12.00
3216187	12 Aug 2024 10:20:15	Video Upload	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SBS3407S	Sherini Pillai	xx.xx