

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Friday, 15 February 2019 2:19 PM
To: 'William Tan Thoo Seng'; kianchuan.chan@axa.com.sg; chris.chionhhs@axa.com.sg
Cc: sawtheng.khor@axa.com.sg; KKLau; Aileen Tan Lee Noi
Subject: RE: Yr ref : N.A. (SHD 343 U -Transcab) vs SHB 4345 Z D.O.A. 24.12.17 AXA L 221

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Your Ref: T1217/SHB4345Z/WT(st)
Our Ref: CC4/AXA17024634/K1ea3

Dear Sir/Mdm,

We refer to the above matter.

ACCIDENT INVOLVING SHB 4345Z AND SHD 343U ON 24/12/2017

Please be informed that our Principal had repudiated the claim due to our insured breach of policy terms and conditions.

Therefore, we will close the matter at our end.

Kindly redirect your client's claim to the owner of SHD 343U.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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



From: William Tan Thoo Seng <williamtan@cde.com.sg>

Sent: Thursday, 3 January 2019 3:20 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; kianchuan.chan@axa.com.sg; chris.chionhhs@axa.com.sg

Cc: sawtheng.khor@axa.com.sg; KKLau <kklau@lkkauto.com>; Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Subject: Re: Yr ref : N.A. (SHD 343 U -Transcab) vs SHB 4345 Z D.O.A. 24.12.17 AXA L 221

Sent several reminders

BOLA : 100%

(Non-reporting for 12 months) ***

Unable to escalate to GIA

Without Prejudice.

Dear Asher

We refer to your email below and our telephone conversation, a moment ago.

Since Kian Chuan had requested us to hold our hands for another two weeks and if accident still non reporting by **18.01.19**, he will then repudiate liability.

After which, we will then proceed with our next course of action i. e. to forward matter to our solicitor to seek recovery from your insured driver, directly. We shall then deem that you have no objection on our next course of action.

There will be no further reference to you.

Thank you.

Best regards

William Tan

Claims Department / ComfortDelgro Engineering Pte. Ltd.

Off : 62148737/ Fax : 62141843

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Thursday, 3 January 2019 2:46 PM
To: William Tan Thoo Seng; kianchuan.chan@axa.com.sg
Cc: sawtheng.khor@axa.com.sg; KKLau; Aileen Tan Lee Noi
Subject: RE: Yr ref : N.A. (SHD 343 U -Transcab) vs SHB 4345 Z D.O.A. 24.12.17 AXA L 221

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi William,

We refer to our tele-conversation.

As spoken to Kian Chuan insured still non reporting till date.

He will follow up with the hirer, if he still do not report after the final reminder our principal will repudiate the claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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



From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Tuesday, 30 October 2018 11:31 AM

To: kianchuan.chan@axa.com.sg
Cc: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; sawtheng.khor@axa.com.sg; KKLau <kklau@lkkauto.com>; Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Subject: Fw: Yr ref : N.A. (SHD 343 U -Transcab) vs SHB 4345 Z D.O.A. 24.12.17 AXA L 221

Urgent reminder.

BOLA : 100%

Outstanding : > 10 months

(Non reporting)

Without Prejudice.

Dear Kian Chuan

Preceding emails refer.

Your Service Provider Asher informed us that on 18.10.18, she requested for your instruction to repudiate liability. Till to day, nothing heard from you.

Not to let matter to be further protracted indefinitely, kindly forward your instruction.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

From: William Tan Thoo Seng
Sent: Thursday, 18 October 2018 1:48 PM
To: Asher Sng (LKKAuto); kianchuan.chan@axa.com.sg; kklau@lkkauto.com
Cc: sawtheng.khor@axa.com.sg; Aileen Tan Lee Noi
Subject: Fw: Yr ref : N.A. (SHD 343 U -Transcab) vs SHB 4345 Z D.O.A. 24.12.17 AXA L 221

Final reminder.

BOLA Scenario : 100%

Outstanding : > 9 months

(Non-reporting) ***

Without Prejudice.

Dear All

Preceding email refers.

Case has been long protracted and protracted at your end for the past nine months with no sign of any development at all.

We are unable to let matter to be further protracted any further. If we do not hear from you by 26.10.18, we will then refer matter to GIA for advice.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

From: William Tan Thoo Seng

Sent: Monday, 10 September 2018 3:15 PM

To: Asher Sng (LKKAuto); kklau@lkkauto.com; sawtheng.khor@axa.com.sg

Cc: Aileen Tan Lee Noi

Subject: Yr ref : N.A. (SHD 343 U -Transcab) vs SHB 4345 Z D.O.A. 24.12.17 AXA

BOLA S 15 : Liability 100%

Outstanding : > 7 months

Non - reporting

Without Prejudice.

Dear Asher

We spoke a moment ago.

We refer to our several telephone conversations and sent emails.

In your email of 04.09.18, you informed us that on **02.07.18**, Ernest is seeking for their management to repudiate liability.

Without protracting the matter and kept us in abeyance and indefinitely, kindly confirm the above, so as to enable us to proceed with our next course of action.

Dear Saw Theng and KK Lau

Please assist.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

COMFORTDELGRO ENGINEERING

Our Ref : T1217/ SHB4345Z /WT(st)

Your Ref :

Date : 19-Jan-18

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199500048W

AXA Insurance Pte Ltd
8 Shenton Way
#24-01, AXA Tower
Singapore 068811

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

**ACCIDENT INVOLVING OUR TAX SHB4345Z YOUR INSURED SHD 343U
AND OTHER _____ ON 24.12.17**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor vehicle No : SHB4345Z which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving SHD 343U we are submitting these claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

| | | |
|--------------------|--|--------------------|
| 1 | Cost of Repair | \$ 967.71 |
| 2 | <u>5</u> days Loss of Rental @ \$ 129.28 per day | \$ 646.40 |
| 3 | Survey Report Fees (Surveyed by M/s LKK) | \$ - |
| 4 | GIA / LTA Search Fee | \$ - |
| 5 | GIA / Police Report Fees | \$ - |
| 6 | Towing / Medical / Transportation Fees | \$ - |
| Sub Total : | | \$ 1,614.11 |

HIRER'S CLAIM

| | | |
|----------------------|--|--------------------|
| 7 | <u>5</u> days Loss of Income @ \$ 80.00 per days | \$ 400.00 |
| Total Claims: | | \$ 2,014.11 |

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill and photostat photographs 10 pcs
- b) LTA search slip/s of : SHD 343U
- c) GIA / Police report/s of : SHB4345Z
- d) Letter of authority from owner / hirer / operator
- (X) Photocopies of Accident Scene Photo/s () Traffic Compound (X) PIR
- () Witness statement/s (x) Rental Rate letter (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

William Tan

Deputy Manager

CDGE Claims Department

Tel: 6214 8737 Fax: 6214 1843 Email: williamtan@cdge.com.sg

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

A member of

COMFORTDELGRO

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
Yishun Industrial Park A
Singapore 768732



LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING
ALONG

i 40 SHB4345Z , SHD343U

ON 24-Dec-17 02:00

BOON LAY WAY AFTER CHINESE GARDEN MRT STATION

I / We

YEE FOCK CHAN

(Hirer) NRIC No.: S2167126F

and/or

TAM SENG WHAT

(Relief) NRIC No.: S1256270E

Taxi Number

SHB4345Z

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date

24-Dec-2017

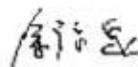
Name of Hirer

YEE FOCK CHAN

Hirer NRIC

S2167126F

Signature :



Address

521 WOODLANDS DRIVE 14 #09-341
730521

Contact No.

96232201

Name of Relief

TAM SENG WHAT

Relief NRIC

S1256270E

Signature :



Address

108 WOODLANDS ST 13 #07-156
730108

Contact No.

97573329

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W

Page: 1

8010010

AXA INSURANCE PTE LTD

#24-01 8 SHENTON WAY AXA TOWER
SINGAPORE SG 068811

CONTACT NO: 63387288

VEHICLE NO
SHB4345Z

INV. NO/DATE
91350474 09.01.2018

MAKE
HYUNDAI

JOB NO.
305100767

MODEL
I-40

ODOMETER READING

DATE OF REG
30.05.2015

DATE/TIME IN
24.12.2017 08:55

CHASSIS CODE
KMHGB411MFU069450

Description : 3P 24.12.2017

S/No Part No.

Qty Unit Price %Disc Net

PART REQUISITION

| | | | | | | |
|------------|-----------------|---------------------------|---|--------|-------|--------|
| 0001 | 04-01-0103-0594 | 140VC MIRROR ASSY-RR VTKW | 1 | 980.50 | 20.00 | 784.40 |
| SUB-TOTAL: | | | : | | | 784.40 |

JOB NATURE

| | | | | |
|------------|--------|-----------------------------|-------|--------|
| 0001 | L | PANEL BEATING | 50.00 | 50.00 |
| 0002 | 23-502 | SPRAYPAINT ON AFFECTED AREA | 50.00 | 50.00 |
| 0003 | 17-01 | CHECK ALL LIGHTING | 20.00 | 20.00 |
| SUB-TOTAL: | | | : | 120.00 |

1) WHILED DRIVING ALL REASONABLE PRECAUTIONS SHOULD BE TAKEN TO PREVENT OR MINIMIZE DAMAGE. THE COMPANY ACCEPTS NO RESPONSIBILITY FOR LOSS OF OR OTHER PROPERTY INCLUDING PERSONAL EFFECTS AND VEHICLES ARE DRIVEN AND PARKED AT OWNERS' RISK.

2) CUSTOMERS SHALL INSPECT THEIR VEHICLE IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 24 HOURS FROM DELIVERY OF NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS OTHERWISE THE VEHICLE WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.

3) INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY BALANCE DUE AND WILL BE THE COMPANY BY THE CUSTOMER AND PAYABLE ON THE DUE DATE OF PAYMENT OR AFTER 30 DAYS FROM THE EXPIRATION OF PERIOD OF DEFAULT.

4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR OMISSIONS WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

| ACCOUNT No. | INVOICE No. | AMOUNT | BANK/CHQ No. |
|-------------|-------------|--------|--------------|
| 8010010 | 91350474 | 967.71 | |
| | | | |
| | | | |
| | | | |

GST REG. NO. M2-8921817-3

TAX INVOICE

8010010

AXA INSURANCE PTE LTD

#24-01 8 SHENTON WAY AXA TOWER
SINGAPORE SG 068811

CONTACT NO: 63387288

VEHICLE NO
SHR4345X

INV. NO/DATE
91350474 09.01.2018

MAKE
HYUNDAI

JOB NO.
305100767

MODEL
I-40

ODOMETER READING

DATE OF REG
30.05.2015

DATE/TIME IN
24.12.2017 08:55

CHASSIS CODE
KMHJB410MPTU069450

| | |
|-------------------|--------|
| Items total | 904.40 |
| Add GST @ 7.000 % | 63.31 |
| Invoice amount | 967.71 |

Issued by : KATHERINETAN 09.01.2018 09:40:21
Repair type : CLSO/57/57
Payment Type/Term: /Credit 30 days

1) WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THESE ARE ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR SAME OR OTHER REPAIRS OR DAMAGES TO CUSTOMER'S AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.

2) CUSTOMERS SHALL REPORT THEIR VEHICLES IMMEDIATELY FOLLOWING ANY AND SHALL NOTIFY ANYTHING WITH DELIVERY OF NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS OTHERWISE THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.

3) INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAILY BASIS IN RESPECT OF ANY AMOUNT DUE BUT NOT PAID TO THE COMPANY BY THE CUSTOMER AND NOT PAID BY THE DUE DATE OF PAYMENT IS A MATTER OF DAYS FROM THE INVOICE FOR THE PERIOD OF DEFAULT.

4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY DISCREPANCY OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL ASSUME THIS INVOICE IS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

| ACCOUNT No. | INVOICE No. | AMOUNT | BANK/CHO No. |
|-------------|-------------|--------|--------------|
| 8010010 | 91350474 | 967.71 | |
| | | | |
| | | | |
| | | | |

Our Ref: CT17120836

Date: 09 January 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

| | |
|-------------|---|
| ACCIDENT ON | 24/12/2017 @ 02:00 hrs |
| ALONG | BOON LAY WAY AFTER CHINESE CHINESE GARDEN |
| | MRT STN |
| INVOLVING | SHD343U |

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB4345Z** (the "Taxi"). The Taxi was hired to **YEE FOCK CHAN IC NO S2167126F** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$129.28** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Executive, Fleet Safety

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

| DATE | NAME OF DRIVER | MILEAGE READING | | | | MILEAGE TRAVELLED (KM) | HOURS OPERATED (TIME) | |
|----------|----------------|-----------------|----|---|--|------------------------|-----------------------|------|
| | | | | | | | FROM | TO |
| | | | | | | | 2002 | |
| 21-12-17 | Tam | 360 | 95 | 9 | | 96 | 2002 | 0249 |
| 22-12-17 | Tam | 361 | 00 | 7 | | 47 | 2006 | 0145 |
| 23-12-17 | Yee | 361 | 06 | 3 | | 57 | 0650 | 0800 |
| 23-12-17 | Tam | 361 | 20 | 7 | | 143 | 1942 | 0358 |
| 24-12-17 | Tam | 361 | 23 | 5 | | 29 | 0818 | 0901 |
| 24-12-17 | 7 | | | | | 43482 | 0855 | - |
| 28-12-17 | 1 | | | | | 43482 | - | 1430 |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |