Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 28 February 2018 7:25 AM

To:

'Charandeep Singh'

Cc:

Admin A

Subject:

RE: [EXT] RE: Our ref 74521 Accident Involving FU4393H (OI:DAI - TBA) AND

SBY1379X (TP: LKK REF -CC6/DAI18000431/Kpb3) on 03.01.2018

Without Prejudice

Hi Charan.

We refer to the above matter.

Case has been settled at \$4,031.45(all-in) with Third Party repairer.

We will proceed to close file and submit all the relevant documents to your good office(via email) soonest.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Tuesday, 27 February 2018 9:48 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [EXT] RE: Our ref 74521 _Accident Involving FU4393H (OI :DAI - TBA) AND SBY1379X (TP : LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

Dear Hsiao Tong,

Repair cost is within the economical limit.

Please proceed as per your breakdown of offer dated 12 February 2018 as follows:

Cost of Repair(w/GST)

\$3,424.00

2. Loss of Rental (6days x \$100.00)

\$ 600.00

3. LTA/GIA search fee

7.45

TOTAL \$4,031.45

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Sérvice: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Friday, 23 February, 2018 5:10 PM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: Our ref 74521 _Accident Involving FU4393H (OI:DAI-TBA) AND SBY1379X (TP: LKK REF-

CC6/DAI18000431/Kpb3) on 03.01.2018

Hi Charan,

Details as follows: -

Market Value	: \$ 9,000.00 (est)
LTA Rebate	: \$ 5,562.00 (est)
Nett Value	: \$ 3,438.00 (est)

For your further instruction please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Thursday, 22 February 2018 4:49 PM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [EXT] RE: Our ref 74521 _Accident Involving FU4393H (OI:DAI - TBA) AND SBY1379X (TP: LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

Dear Hsiao Tong,

Third party vehicle appears to be nearing the end of COE.

Please advise if vehicle is economical for repairs and what is the repair limit.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Monday, 12 February, 2018 9:29 AM

To: Charandeep Singh

Cc: Admin A

Subject: [EXT] RE: Our ref 74521 _Accident Involving FU4393H (OI :DAI - TBA) AND SBY1379X (TP : LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

Without Prejudice

Hi Charan,

We refer to the above matter.

We seek your approval to offer Third Party repairer, T & T Auto Services Pte Ltd at \$4,031.45(all-in). The breakdown is as follows: -

1. Cost of Repair(w/GST) \$3,424.00 Loss of Rental (6days x \$100.00) 600.00 3. LTA/GIA search fee 7.45

TOTAL \$ 4,031.45

Enclosed herewith the supporting document for your perusal.

For your approval please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Wednesday, 7 February 2018 2:44 PM To: Shu Pei (LKKAuto) < shupei@lkkauto.com> Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Subject: Our ref 74521 _Accident Involving FU4393H (OI :DAI - TBA) AND SBY1379X (TP : LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

Dear Shu Pei,

This is a chain collision accident and our insured is the middle vehicle.

Bola is applicable, insured is liable for the first vehicle.

Please proceed with direct settlement and advise on the repair estimate.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Tuesday, February 06, 2018 5:47 PM

To: Motor Claims < motorclaims@directasia.com >; Claim < claim@directasia.com > Cc: Admin A < admin-a@lkkauto.com >; Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

Subject: [EXT] RE: Direct Settlement - Accident Involving FU4393H (OI:DAI - TBA) AND SBY1379X (TP: LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

WITHOUT PREJUDICE

URGENT

Dear Sir / Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Friday, 2 February 2018 10:01 AM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving FU4393H (OI :DAI - TBA) AND SBY1379X (TP : LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Kindly advice liability and whether we can proceed direct settlement as third party is chasing for outcome.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Wednesday, 17 January 2018 5:09 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: Direct Settlement - Accident Involving FU4393H (OI :DAI - TBA) AND SBY1379X (TP : LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupel@lkkauto.com</u> | fax: 6741-4108

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

From: Shu Pei (LKKAuto)

Sent: Monday, 8 January 2018 5:43 PM

To: motorclaims@directasia.com; Claim < claim@directasia.com >

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: Direct Settlement - Accident Involving FU4393H (OI :DAI - TBA) AND SBY1379X (TP : LKK REF -

CC6/DAI18000431/Kpb3) on 03.01.2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We had inspected the vehicle SBY 1379X at M/s T & T Auto Services Pte Ltd and the repairer would like to do direct settlement with Direct Asia Insurance (S) Pte Ltd.

Enclosed for your perusal is:

TP GIA report

Estimated cost of repair

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupei@lkkauto.com</u> | fax: 6741-4108

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

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T & T Auto Services Pte Ltd

160 Sin Ming Drive #08-14 Sin Ming AutoCity Singapore 575722 Tel: 6266 6876 Fax: 6266 6861

GST Registration No: 200910712E Email: tntautoservices@gmail.com

Date: 09th January 2018 Our Ref: 0118-1348

Your Ref:

Attn: The Motor Claims Department

Direct Asia Insurance (S) Pte Ltd 88 South Bridge Road Singapore 058716

Dear Sir,

ACCIDENT INVOLVING FU4393H / SBY1379X ON 03/01/2018

Please refer to the above-mentioned accident.

We are writing on behalf of M/s Margaret Mary Dorai, the registered owner of motor vehicle no: SBY1379X which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle no: FU4393H. As a result of which, our client have suffered loss and expenses.

We are instructed by our client to claim for:-

		TOTAL	:SS4	,151.45
3.	LTA Search		:S\$	7.45
2.	Loss of Rental (6 Days Inclusive Sunday)		:S\$	720.00
1.	Cost of Repair (inclusive of 7% GST)		:S\$3	,424.00

We enclosed hereby the following documents for your consideration:

- (a) Original Tax Invoice
- (b) GIA Report lodged by our driver
- (c) Owner & Driver I/C/Driving Licence
- (d) Certificate of Insurance
- (c) LTA Search
- (f) Rental Agreement

Kindly acknowledge receipt of the above said documents and your favourable reply is greatly appreciated.

Yours faithfully,

T & T Auto Services

Vincent Tan

TO: PRECT ASIA INSUPANCE (S) PTE LTD

88 SWITH BRIDGE RUAD

5 (058716)

Dear Sirs,

CLAIMANT:	
ACCIDENT INVOLVING TU 4393 H	AND SEY 1379 NO 03/01/18
AT TRAFFIC JUNCTION OF SOO	
I/We, MARGARET MARY DORA	, am/are the registered owner of motor
car no SBY 1379X	2

Please note that I have assigned all compensation monies due to me/us in the above said accident to M/S T & T AUTO SERVICES PTE LTD.

I/Wc, hereby authorize you to release all compensation monies pertaining to the above-mentioned accident to M/S T & T AUTO SERVICES PTE LTD and forward your settlement cheque to M/S T & T AUTO SERVICES PTE LTD whom I had authorized to collect the said compensation monies.

Thank you.

Signature of Claimant Date:

Witness By Date:

RELEASE VOUCHER

(Direct Asia Express Third Party Claim)

"We/I, T & T AUTO SERVICES PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of Direct Asia Insurance (Singapore) Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$3,424.00 (Repair Costs), S\$600.00 (Loss of Rental/Use), S\$7.45 (Disbursement) for vehicle no. SBY 1379X was damaged pursuant to the accident which occurred on 03/01/2018 (date) along TRAFFIC JUNCTION OF SOON LEE ROAD (location) involving vehicles no/s. FU 4393H.

This is pursuant to the inspection conducted on 05/01/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>MARGARET MARY DORAI</u> ("the third party claimant") of vehicle no. <u>SBY 1379X</u> 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 Direct Asia Insurance (Singapore) 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 costs of repairs and/or rental and/or loss of use pursuant to the damage to <u>SBY 1379X</u> (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim 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.

Dated this	(day) of2 7 FEE	3 2018 (month) 20(year)
(LKK)		10 × 10 × 10 × 10 × 10 × 10 × 10 × 10 ×
Signed by appointed	KSL I surveyor	Signed by "the workshop" (with chop)

T & T Auto Services Pte Ltd

160 Sin Ming Drive #08-14 Sin Ming AutoCity Singapore 575722 Tel: 6266 6876 Fax: 6266 6861

GST Registration No: 200910712E

TAX INVOICE

Direct Asia Insurance (S) Pte Ltd

88 South Bridge Road Singapore 058716

DATE

: 09/01/2018

VEHICLE NO

MAKE/MODEL

: SBY 1379 X

: Chevrolet Optra

ACC DATE

: 03/01/2018

CLAIM NO

: 0118-1348

POLICY NO

AMOUNT S\$

Lump sum repair inclusive of supplying parts, labour, panel beating and spray painting

Repair Amount

3,200.00

Add 7% GST

224.00

Total

3,424.00

Singapore Dollars: Three Thousand Four Hundred And Twenty Four Only.

Date: 09/9/201				Rec	eipt No: 01069
Amount Received From			Dora		
Address: BIK 316	Jurana	Eart	Street	32 #02-7	179
	(600 31				
Amount: \$70	01-				
Purpose of Payment : _	Kenfal	Charges	from	04/21/2018	to 04/01/2018
	F		SJL	3205A)	
Accou	nt			Payment Made BY	
Total Amount Due				Cash	-
Amount Paid	-			Cheque	
Balarice Due	e Pla			Others	
Issued by:	WE STAN TO			R	eceived by:



Registered Address:

21 Woodlands Close, #08-34 Primz Bizhub S(737854)

Operation Address:

160 Sin Ming Drive, #08-14 Sin Ming AutoCity S(575722)

Tel: 6266 6876 Fax: 6266 6861

Rental Agreement

	Hirer's Particulars			
Name: Margaret May Poral	Nric/Passport: 517	54753D Contact I	No: 9782 3085	
Address: Bik 316 Trong			Postal Code: 600 316	
J.	Vehicle's Details			
Make/Model: Handa Fix	Vehicle F	Reg No: SJL 320	5 A	
LEFT SIDE		Legend	Fuel Level	
RIGHTSIDE		Scratch: Dent: 0 Chip Off: X Remarks	FOUND	
Towns & Conditions		<u>Nemarks</u>		

- This User shall understand and agrees that the Vehicle be loaned for the purpose of test-drive for a usage fee for, but not limited to, administration, maintenance and marketing.
- 2. This vehicle is restricted within Singapore use only, unless the User Informs Endless Drive Pte Ltd prior to entering West Malaysia and undertakes applicable insurance, and the User is subjected to the terms and conditions set forth by Endless Drive Pte Ltd.
- 3. The User is responsible for the Excess of SGD\$2,000 SGD\$10,000 of each accident involving any damages to the vehicle during the period of use and the loss of rental earning during the repair of the damaged vehicle. Should the vehicle is damaged beyond repair, the User is required to compensate the price of the vehicle based on market price and any incurred fees, as per determined by Endless Drive Pte Ltd. In the case of stolen vehicle, User will bear the excess amount after making claims from the insurance company. The User is also responsible for any damages to the interior of the vehicle such as, but not limited to, seats, steering wheel, audio system, air-conditioning system, compartment and boot space.
- 4. The User shall be liable for all claims and damages should he or she is found to use the vehicle for illegal activities, driving under the influence of alcohol or commit an act that is not covered by our insurance policy.
- 5. The User shall be liable for any costs incurred in the events such as, but not limited to, breakdown, flat battery, and tyre puncture.
- The User understands and accepts that there may be no replacement vehicle provided in the event of an accident, subjected to availability.
- 7. Fines includes, but not limited to, ERP, parking and traffic will be claimed against the User which the User has seven (7) working days to settle fully and an administration charge of SGD\$30 for each fine will be imposed on the User.
- 8. The User is required to provide 1 day notice prior to the extension of the leasing period, and the extension of the leasing period is subjected to availability.
- 9. The User must know that extension of rental payment must be made before extending the vehicle. In any circumstance where the user fails to comply and the payment is delayed for more than 3 days, an extra \$300 penalty will be imposed for administrative charges.
- 10. Only the hirer is allowed to drive the rental vehicle, any sub-drivers are not allowed. In any circumstances where this condition is invoked, a penalty of \$5,000 will be required. In any event of an accident where the said vehicle is not driven by the authorised user, hirer will have to bear an additional \$2,000 on top of the total repair cost of the vehicle involved in the accident or the excess of the claim insurance if he/she is at fault.
- 11. 20% of daily fee will be charged on cars returned after the expected return time, on a per hour basis.
- 12. The User is required to refuel at his or her own cost, and return the vehicle with the same amount of fuel as when rented out. The minimum fuel octane rating/RON is 95 and a receipt must be provided for reference. While any excess refuel will not be refunded, the User would require to compensate Endless Drive Pte Ltd SGD\$20 per ¼ tank. Measurement is determined by rounding down. Example: if meter is between 1/4 and 2/4, it will be taken as 1/4.
- 13. The User confirms that he/she is between twenty-two(22) and sixty-five(65) years of age and holds a valid driving license recognised under Singapore Law with not less than two(2) years satisfactory driving experience.
- 14. The User shall bear all responsibility for any injuries, damages or loss of life and shall relief Endless Drive Pte Ltd off any liabilities.
- 15. In a event that Endless Drive Pte Ltd has to engage a lawyer for any claims against the User, all legal fees will be bourne by the User.
- 16. Hereinafter, all terms and conditions shall be governed by and construed in accordance to the laws of the Republic of Singapore, and Endless Drive Pte Ltd reserved the rights of all final decisions.

ons of Endless Drive Pte Ltd (ROC: 201614923W)
M Total Fees: \$ キャット
Deposit(Refundable):
Vehicle In
re Hirer Signature Rep' Signature
Deposit refund: -



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

04 Jan 2018 / 12:33:44

Receipt Date/Time: 04 Jan 2018 / 12:33:44

Tax Invoice/Receipt

Receipt No.: ITNET-00000-180104-000869

Previous Receipt No.:

S/I	No. Item Description/ Business Transaction Reference No. ult of Insurance Enquiry - FU4393H		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	at 03 Jan 2018/07:50:00				
Insu	rance Co: DIRECT ASIA INSURANCE	(SINGAPORE) PTE LTD			
1	Insurance Enquiry - FU4393H				
	Enquiry Fee		7.00	0.49	7.49
	20180104123258886904				
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		20180104123308797	Direct Debit: eNE		7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		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.

Print Receipt OK Save as PDF