

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Tuesday, 9 April 2019 12:14 PM
To: William Tan Thoo Seng
Cc: KKLau; Aileen Tan Lee Noi; HO Winnie
Subject: RE: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir/Mdm,

We refer to the above matter.

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 SKU 5666E.

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: Thursday, 14 February 2019 11:34 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; HO Winnie <winnie.ho@axa.com.sg>
Cc: KKLau <kklau@lkkauto.com>; Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Subject: Re: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

Several reminders

BOLA Scenario : 100%

Outstanding : > 8 months ***

(Non reporting) ***

Without Prejudice

Dear Asher / Winnie

Preceding emails refer.

Till today, there is no development at your end. Since, your insured driver is not interested to lodge an accident report, we opined that case should not have been long kept in abeyance and indefinitely for the past eight months.

Without any further delay kindly confirm repudiate liability. If we do not receive your reply by **21.02.19**, we will then refer matter to GIA for advice on the next course of action.

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, 14 February 2019 10:54 AM

To: William Tan Thoo Seng; KKLau

Cc: HO Winnie; Aileen Tan Lee Noi

Subject: RE: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi William,

We refer to our previous tele-conversation.

Our principal inform that insured yet to report, however they still arranging insured to meet with the BI lawyer.

Our principal is still looking into the matter and shall update soon.

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: Asher Sng (LKKAuto)

Sent: Thursday, 24 January 2019 10:11 AM

To: 'William Tan Thoo Seng' <williamtan@cdge.com.sg>; KKLau <kklau@lkkauto.com>

Cc: HO Winnie <winnie.ho@axa.com.sg>; Aileen Tan Lee Noi <aileentan@cdge.com.sg>

Subject: RE: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi William,

We refer to our tele-conversation.

Our principal inform that insured yet to report, however they are making arrangement for insured to meet with the BI lawyer.

Our principal is still looking into the matter and shall update soon.

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, 27 November 2018 2:18 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; KKLau <kklau@lkkauto.com>;
kianchuan.chan@axa.com.sg

Cc: HO Winnie <winnie.ho@axa.com.sg>; Aileen Tan Lee Noi <aileentan@cdge.com.sg>

Subject: Re: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

Another urgent and final reminder

Non - reporting : 7 months

Liability : 100%

Without Prejudice.

Dear All

Preceding emails refer.

Case has been long protracted and been kept in abeyance for the past seven months with no sign of any development at all.

This was a head to rear direct impact and under BOLA scenario, liability is 100%. We do not understand why you and or your Principal is investigating - what issue ???

Dear Mr Lau

Kindly assist to liaise with your Principal whether they are going to forward their offer or to repudiate liability,

Please revert. We will hold our hands till 05.12.18.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Friday, 23 November 2018 5:03:13 PM

To: William Tan Thoo Seng; HO Winnie

Cc: Aileen Tan Lee Noi

Subject: RE: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Hi William,

We refer to the email below.

We are inform that our insured still non reporting till date, our principal requested us to hold the matter for our insured report.

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, 1 November 2018 10:08 AM

To: HO Winnie <winnie.ho@axa.com.sg>

Cc: sawtheng.khor@axa.com.sg; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Aileen Tan Lee Noi <aileentan@cde.com.sg>

Subject: Re: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

Final reminder

AXA list of O/standing cases : L 242

Liability : 100%

Outstanding : 6 months ***

(Non - reporting)

Without Prejudice.

Dear Winnie

Preceding emails refer.

Case has been long protracted for the past six months and till today, accident still not reported by your insured driver.

Surprisingly, you informed us that you are currently **investigating** into this matter - **???**

Not to let matter to be further protracted indefinitely, kindly confirm that you are going to repudiate liability.

Please revert.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

From: HO Winnie <winnie.ho@axa.com.sg>

Sent: Wednesday, 31 October 2018 2:53 PM

To: William Tan Thoo Seng

Cc: Asher Sng (LKKAuto); KHOR Saw Theng; CHAN Kian Chuan; Aileen Tan Lee Noi; OH Vale

Subject: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018 AXA list of outstanding cases No : L242

WITHOUT PREJUDICE

Save as to Costs

Dear William,

We are still pending investigation on the matter.

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: winnie.ho@axa.com.sg
Customer Care No. 1800 8804741 / Fax: (65) 6880 4838



redefining / insurance



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From: William Tan Thoo Seng [<mailto:williamtan@cde.com.sg>]
Sent: 30 October, 2018 11:01 AM
To: HO Winnie <winnie.ho@axa.com.sg>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>;
CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Aileen Tan Lee Noi <aileentan@cde.com.sg>
Subject: Fw: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018 AXA list of outstanding cases No : L242

Another gentle reminder

Liability : 100%

Outstanding : > 5 months

(Non - reporting)

Without Prejudice.

Dear Winnie

Preceding emails refer.

Kindly be informed that this morning, we had communicated with Asher and she informed us that till to day, accident still not reported by your insured driver.

Without protracting matter any further, kindly confirm that you are going to repudiate liability.

Please revert.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Tuesday, 4 September 2018 1:41 PM

To: William Tan Thoo Seng

Subject: RE: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

Without Prejudice

Hi William,

We refer to the above matter.

Enclosed the replied by our principal.

Reply Reply All Forward

Tue 4/9/2018 8:21 AM



HO Winnie <winnie.ho@axa.com.sg>

Request for OI GIA report - OI : SKU5666E S8M00FCW

To Asher Sng (LKKAuto)

Hi Asher,

Insured yet to report accident.

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Email: winnie.ho@axa.com.sg
Customer Care No. 1800 8804741 / Fax: (65) 6880 4838

We shall follow up with our insured and revert to you in due course.

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: Asher Sng (LKKAuto)

Sent: Monday, 3 September 2018 10:54 AM

To: 'William Tan Thoo Seng' <williamtan@cdge.com.sg>

Subject: ACCIDENT INVOLVING SHB 6245R AND SKU 5666E ON 25/04/2018

Your Ref: SHB 6245R

Without Prejudice

Hi William,

We refer to our tele-conversation.

Our insured yet to report till date, we will follow up with our principal and revert to you once our insured reported.

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)

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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]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

COMFORTDELGRO ENGINEERING

Our Ref : T 0418/ SHB6245R /WT(st)

Your Ref :

Date : 03-May-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: 199506049W

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

Defu
6 Defu Avenue 1
Singapore 539537

Yishun
501 Yishun Industrial Park A
Singapore 768732

AXA Insurance Pte Ltd

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

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHB6245R YOUR INSURED SKU5666E
AND OTHER _____ ON 25.04.18**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor vehicle No : SHB6245R 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 SKU5666E we are submitting these claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$	507.95
2	<u>3</u> days Loss of Rental @ \$ <u>115.00</u> per day	\$	345.00
3	Survey Report Fees (Surveyed by M/s LKK)	\$	-
4	GIA / LTA Search Fee	\$	7.49
5	GIA / Police Report Fees	\$	-
6	Towing / Medical / Transportation Fees	\$	-
Sub Total :		\$	860.44

HIRER'S CLAIM

7	<u>3</u> days Loss of Income @ \$ <u>80.00</u> per days	\$	240.00
Total Claims:		\$	1,100.44

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

- a) Original repair bill and photocopies of photographs 7 pcs
- b) LTA search slip/s of : SKU5666E
- c) GIA / Police report/s of : SHB6245R
- d) Letter of authority from owner / hirer / operator
- (X) Photocopy/s of Accident Scene Photo/s () Traffic Compound () 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



LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING
ALONG****i 40 SHB6245R , SKU5666E
KILLINEY RD X SOMERSET RD****ON 25-Apr-18 23:45**

I / We

TOH LENG CHIANG(ZHU... (Hirer) NRIC No.: S8035730C

and/or

(Relief) NRIC No.:

Taxi Number

SHB6245R

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

26-Apr-2018Name of Hirer:
Hirer NRIC**TOH LENG CHIANG(ZHUO NENGJIANG)
S8035730C**

Signature :



Address:

**886A WOODLANDS DRIVE 50 #10-5...
731886**

Contact No.

90231916

Workshops

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506046W
Page: 1

8010010

AXA INSURANCE PTE LTD

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

CONTACT NO: 63387288

VEHICLE NO
SHB6245R

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
14.04.2016

CHASSIS CODE
KMHLB41UMGU087175

INV. NO/DATE
91370631 30.04.2018

JOB NO.
305153746

ODOMETER READING

DATE/TIME IN
25.04.2018 23:45

Description : 3P 25.04.18

S/No	Part No.	Qty	Unit Price	%Disc	Net
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PART REQUISITION

0001	04-01-0103-0739	I40VC ABSORBER-RR BUMPER	1	143.40	20.00	114.72
SUB-TOTAL					:	114.72

JOB NATURE

0001	L	PANEL BEATING	100.00	100.00		
0002	23-502	SPRAYPAINT ON AFFECTED AREA	200.00	200.00		
0003	23-01	TOWING FEE	60.00	60.00		
SUB-TOTAL					:	360.00

- WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.
- CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY OR NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS; OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
- INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.
- PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES 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	91370631	507.95	

Workshops

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
 Page: 2

8010010

AXA INSURANCE PTE LTD

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

CONTACT NO: 63387288

VEHICLE NO
 SHB6245R

MAKE
 HYUNDAI

MODEL
 I-40

DATE OF REG
 14.04.2016

CHASSIS CODE
 KMHLE41UMGU087175

INV. NO/DATE
 91370631 30.04.2018

JOB NO.
 305153746

ODOMETER READING

DATE/TIME IN
 25.04.2018 23:45

Items total		474.72
Add GST @	7.000 %	33.23
Invoice amount		507.95

Issued by : CHEWBEELENG 02.05.2018 15:41:28
 Repair type : CLSO/57/57
 Payment Type/Term: /Credit 30 days

- 1) WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.
- 2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE 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 DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.
- 4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES 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/CHO No.
8010010	91370631	507.95	

Our Ref: CT18040731

Date: 02 May 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 25/04/2018 @ 23:45 hrs
ALONG KILLINEY RD X SOMERSET RD
INVOLVING SKU5666E

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 **SHB6245R** (the "Taxi"). The Taxi was hired to **TOH LENG CHIANG(ZHUO NENGJIANG) IC NO S8035730C** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$115.00** 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
Assistant Manager, Fleet Safety

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

MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	DATE	NAME OF DRIVER	MILEAGE READING		MILEAGE TRAVELLED (KM)		HOURS OPERATED (TIME)	
					FROM	TO	FROM	TO	FROM	TO
			25/04/18							
			28/04/18	Wendell Brown			62457		2345	
										1045

MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		FROM	TO
149	1520	1570	0520
199	1611	1611	0450
203	1660	1660	1115
323	1400	1400	
367	1540	1540	1600
465	1670	1670	1415
469	1570	1570	0440
697	1340	1340	1100
788	0850	0850	2350

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SKU5666E	25 Apr 2018 / 23:45:00	Successful	A12	AXA INSURANCE PTE LTD

Previous

OK

◀ TP - SKU5666E - REPUDIATE

Type

🔗 Question

Message

Hi all, fyna - approval given to repudiate the case.

Reply