## Asher Sng (LKKAuto)

From:

Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Sent:

Tuesday, 26 February 2019 10:16 AM

To:

Asher Sng (LKKAuto); Admin A

Cc:

Chee So Chow; Irene Tay; Alfred Toh; KKLau

Subject:

RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GT2567E (OI: SNM18D02234C02/7) and SKU8652A (TP: LKK REF - CC6/CTI18007925/wb3) on

27.04.2018

Follow Up Flag:

Follow up

Flag Status:

Completed

LKK REF - CC6/CTI18007925/wb3

CTI REF - SNM18D02234C02/7 (GT2567E)

Dear Asher

We refer to your emails pertaining to the above matter.

Please proceed to resolve the property damage at \$6,319.50.

We await your payment advice to enable Irene to act accordingly.

## **Best Regards**

Alfred Toh

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

Tel

(65) 6389 6183

Fax

(65) 6224 7478

Email: claimsdept@sg.cntaiping.com

alfred.toh@sg.cntaiping.com

## Website: www.sg.cntaiping.com

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From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Tuesday, 26 February, 2019 9:39 AM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Alfred Toh <alfred.toh@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; Irene Tay

<irene.tay@sg.cntaiping.com>

Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GT2567E (OI: SNM18D02234C02/7) and

SKU8652A (TP: LKK REF - CC6/CTI18007925/wb3) on 27.04.2018

Hi Sir,

We refer to the email dated 14/02/2019.

Third party chasing for offer / settlement.

Please kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Asher Sng (LKKAuto)

Sent: Friday, 1 February 2019 10:04 AM

To: 'Claims Dept of CTI' < claimsdept@sg.cntaiping.com>

Cc: 'Alfred Toh' <alfred.toh@sg.cntaiping.com'>; Chee So Chow <sochow.chee@sg.cntaiping.com'>; Irene Tay

<irene.tay@sg.cntaiping.com>

Subject: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GT2567E (OI: SNM18D02234C02/7) and

SKU8652A (TP: LKK REF - CC6/CTI18007925/wb3) on 27.04.2018

Your ref: SNM18D02234C02

Our ref: CC6/CTI18007925/Aeb3n2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle. We are of the opinion that BOLA scenario 27 is applicable for this matter. Liability is not in our insured's favour.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " MODERN AUTOMOTIVE PTE LTD" at \$6,319.50 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised \$ 5,617.50	
1. Cost of Repairs (with GST)	\$ 11,188.78		
2. Loss of Rental (7days x \$200)	\$ 1,400.00	\$ 700.00 (7days x \$100)	
3. LTA Search Fee	\$ 2.00	\$ 2.00	
Total	\$ 12,590.78	\$ 6,319.50	

Enclosed here with all the relevant documents for your perusal.

## For your approval please.

Thank You.

Best Regards.

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108

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



From: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Sent: Friday, 7 December 2018 11:23 AM

To: Vivian Lau (LKKAuto) < vivianlau@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Cc: Alfred Toh <a lifed.toh@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>; Vitesse Insurance <sales@vitesseinsurance.com>; Vitesse solutions

<vitessesolutions@yahoo.com.sg>; KKLau <kklau@lkkauto.com>

Subject: Direct Settlement - Accident Involving GT2567E (OI: SNM18D02234C02/7) and SKU8652A (TP: LKK REF -

CC6/CTI18007925/wb3) on 27.04.2018

LKK REF - CC6/CTI18007925/wb3 CTI REF - SNM18D02234C02/7 (GT2567E)

Dear Vivian

We refer to our email of 21 August 2018 pertaining to the above matter.

As you may be aware, we have repudiated claim due to non-reporting by mutual claim.

However, they appealed on the claim as they claimed that they have shifted to new premises to 15 Kim Chuan Terrace, Singapore 537037 (SAS report page 2 refers) since last year???

In view of the miscommunication, we agree to withdraw repudiation as exceptional case (Insured has the duty to file accident report within 24 hours and/or next working day and not relaying on Insurer to send letter and/or reminder to file accident report)

Please proceed to negotiate the property damage claim at best possible terms.

Aside to M/s Vitesse Insurance, please assist to update your records

**Best Regards** 

Alfred Toh Senior Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: +65 6389 6183

FAX: +65 6224 7478/6224 7175

Email: claimsdept@sg.cntaiping.com alfred.toh@sg.cntaiping.com www.sg.cntaiping.com



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From: Lucas Lee

Sent: Tuesday, August 21, 2018 4:11 PM

To: 'Shu Pei (LKKAuto)' <<u>shupei@lkkauto.com</u>>
Cc: Irene Tay <<u>irene.tay@sg.cntaiping.com</u>>

Subject: RE: Direct Settlement - Accident Involving GT2567E (OI: CTI - SNM18D02234C02) and SKU8652A (TP: LKK REF -

CC6/CTI18007925/wb3) on 27.04.2018

Dear Shu Pei,

As per requested, kindly refer to the attachment.

### Lucas Lee

Claims Department (Motor)
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
Direct (65) 6389 6181

Fax (65) 6222 7175/6224 7478 Email: lucas.lee@sg.cntaiping.com Website: www.sg.cntaiping.com



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

Sent: Tuesday, 21 August, 2018 11:53 AM

To: Claims Dept of CTI

Cc: Irene Tay; Lucas Lee; Vivian Lau (LKKAuto); Admin A

Subject: RE: Direct Settlement - Accident Involving GT2567E (OI: CTI-TBA) and SKU8652A (TP: LKK REF-

CC6/CTI18007925/wb3) on 27.04.2018

## WITHOUT PREJUDICE

Dear Irene,

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Thank You.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Monday, 2 July 2018 10:01 AM

To: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Cc: 'Irene Tay' < irene.tay@sg.cntaiping.com >; Lucas Lee < lucas.lee@sg.cntaiping.com >; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GT2567E (OI: CTI-TBA) and SKU8652A (TP: LKK REF-

CC6/CTI18007925/wb3) on 27.04.2018

## WITHOUT PREJUDICE

Dear Irene.

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Thank You.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Tuesday, 12 June 2018 6:55 PM

To: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Cc: 'Irene Tay' < irene.tay@sg.cntaiping.com'>; Lucas Lee < lucas.lee@sg.cntaiping.com'>; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GT2567E (OI: CTI - TBA) and SKU8652A (TP: LKK REF -

CC6/CTI18007925/wb3) on 27.04.2018

## WITHOUT PREJUDICE

Dear Irene.

We refer to the above matter.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly let us have a copy of your insured's GIA report for our necessary action.

Thank You.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Tuesday, 5 June 2018 12:10 PM

To: Claims Dept of CTI < claimsdept@sg.cntaiping.com >

Cc: 'Irene Tay' < irene.tay@sg.cntaiping.com >; Lucas Lee < lucas.lee@sg.cntaiping.com >; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GT2567E (OI: CTI - TBA) and SKU8652A (TP: LKK REF -

CC6/CTI18007925/wb3) on 27.04.2018

## WITHOUT PREJUDICE

. Dear Irene,

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Thank You.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Monday, 30 April 2018 5:24 PM

To: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Cc: 'Irene Tay' < irene.tay@sg.cntaiping.com >; Lucas Lee < lucas.lee@sg.cntaiping.com >; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving GT2567E (OI: CTI - TBA) and SKU8652A (TP: LKK REF -

CC6/CTI18007925/wb3) on 27.04.2018

## WITHOUT PREJUDICE

Dear Irene.

We refer to the above matter.

This is a TP direct settlement case from M/s Modern Automotive Pte Ltd.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Enclosed for your perusal is:

TP's GIA report

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

Our case handler in-charge is Vivian and she can be contacted at DID: 6841 8625.

Thank You.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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## MODERN AUTOMOTIVE PTE LTD

BLK 3023A UBI ROAD 1 # 01 - 61

SINGAPORE 408717

GST REG. NO: 200501102H

TEL:

6748 4422 / 6745 4422 FAX: 6747 6720

Email: chin@modernautomotive.com.sg

YOUR REF: GT2567E OUR REF : SKU8652A

Date: 08.06.2018

The Claims Manager China Taiping Insurance Co (s) Pte Ltd 3 Anson Road #16-00 Spring Leaf Tower Singapore 079909

Tel: 6222 2366 Fax: 6222 1033

RE:

ACCIDENT INVOLVING SKU8652A & GT2567E ON 27.04.2018

ALONG MACPHERSON ROAD

We refer to the above matter.

We have been authorized by our client Mr Koh Eng Thiem, Ronald @ Ng Chwee Kiat to make claim against your insured vehicle No. GT2567E in respect of the above accident for the following:

> \$ 5,617.50 (Incl GST) Repair Cost

\$ 1,400.00 Loss of rental (7 days x \$200) 2.00 Search fee

> Total: \$ 7,019.50

Enclosed herewith a copy each of the supporting documents for your perusal. Kindly process the above and remit the payment to us asap.

Yours faithfully

Modern Automotive Pte Ltd



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC6/CTI18007925/Awb3

07 September 2018

UTC PTE LTD 15 Kim Chuan Terrace Singapore 537037

Dear Sir/Madam,

## ACCIDENT INVOLVING GT 2567E AND SKU 8652A ON 27/04/2018

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please call us if you have further queries.

Yours faithfully,

Case Handler DID: 6841 8625 FAX: 6741 4108

EMAIL: Vivianlau@lkkauto.com

c.c. China Taiping Insurance (Singapore) Pte Ltd (Motor Claims Dept)

# LETTER OF AUTHORIZATION

Date 28/4/2018
TO WHOM IT MAY CONCERN
Dear Sir,
RE: ACCIDENT INVOLVING VEHICLE
SKU 8652A & GT3567E
ON 37/4/18 ALONG Mac Pherson Road
This letter is to authorize MODERN AUTOMOTIVE PTE LTD at Block 3023A, Ubi Road 1, #01-61, Singapore 408717 to resolve the above matter.
In respect of this authorization, MODERN AUTOMOTIVE PTE LTD has my/our authority to
decide on my/our behalf whether to accept any offer of settlement from the third party insurers. I/we also agreed that all payments include Loss of Use to make in favour of MODERN AUTOMOTIVE PTE LTD.
insurers. I/we also agreed that all payments include Loss of Use to make in favour of
insurers. I/we also agreed that all payments include Loss of Use to make in favour of MODERN AUTOMOTIVE PTE LTD.  MODERN AUTOMOTIVE PTE LTD is also authorized to sign all the required documents
insurers. I/we also agreed that all payments include Loss of Use to make in favour of MODERN AUTOMOTIVE PTE LTD.  MODERN AUTOMOTIVE PTE LTD is also authorized to sign all the required documents include Discharge Voucher from the third party insurers on my/our behalf.
insurers. I/we also agreed that all payments include Loss of Use to make in favour of MODERN AUTOMOTIVE PTE LTD.  MODERN AUTOMOTIVE PTE LTD is also authorized to sign all the required documents include Discharge Voucher from the third party insurers on my/our behalf.  Yours Faithfully

## MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSN3014871700 Claim No : SNM18D02234C02

Claimant : KOH ENG THIEM, RONALD @ NG CHWEE KIAT

Amount : \$\$6,319.50

DOLLARS SIX THOUSAND THREE HUNDRED NINETEEN AND CENTS FIFTY

ONLY.

I/We agree to accept the above mentioned amount to be paid to me/us in full 4 final settlement of all claims, costs 4 disbursements for injuries / damages sustained by me/us through an accident involving

Claimant Vehicle No. : SKU 8652A Insured Vehicle No. : GT 2567E

Date of Loss : 27/04/2018
Place of Accident : MACPHERSON ROAD

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : UTC PTE LTD
Driver Name : SARKER SANJAY

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

1) General Damages	S\$		
2) Cost of Repair/Excess	S\$	5,617.50	
3) Loss of Use/Rental/Earning	S\$	700.00	
4) GIA/Police Reports/			
Investigation Results/Search Fees	SS	2.00	
5) Medical Reports/Expenses	S\$		
6) Survey Fees/Towing Fee/Disbursement	S\$		
7) Cost including Disbursement	S\$		
	***		
TOTAL	S\$	6,319.50	

Claimant Name: KOH ENG THIEM, RONALD @ NG CHWEE KIAT NRIC No : S0143834D

# MODERN AUTOMOTIVE PTE LTD

BLK 3023A UBI ROAD 1 # 01- 58 / 61 SINGAPORE 408717 TEL: 67474422, 67454422 FAX: 67476720 GST REG. NO: 200501102H

CHINA TAIPING INSURANCE CO (S) PTE LTD 3 ANSON ROAD #16-00 SPRING LEAF TOWER SINGAPORE 079909

Attention: Motor Claim Department

Contact: 62222366/63896111 Fax No.: 62221033

Tax Invoice: TP001213

Date: 08/06/2018 Vehicle Num.: SKU 8652A

Make/Model: HONDA VEZEL-2015 Chassis/Eng#: RU11100602/L15B4020602

Accident Date: 27/04/2018

Claim No. : Reference :

Policy No.: 5073309720-02

=

Quantity

Particular

Unit Price

Amount S\$

LABOUR:

ACCIDENT REPAIR (LUMPSUM)

Labour Total S\$:

5.250.00

5,250.00

Total S\$ : GST @ 7% S\$ : 5,250.00

Amount Due S\$:

367.50 5.617.50

========

MODERN AUTOMOTIVE PTE LTD



DAWN ENTERPRISES

21 SELETAR WEST FARMWAY 1
SINGAPORE 798125
TELI: 6383 2661 FAX: 6484 2836
REG. NO. 430058/00D

19333 No.

OFFICIAL RECEIPT	Rund & Koh Gra Thism Date,
Received from	Sound a son pued sons pring out
the sum of Dollars_	ONT MODERALL HOO.
being Payment Of _	932 96547 (30 4 6-75/8) DAWN ENTERPRISES
\$ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	



SK4 8652 A

## **DAWN ENTERPRISES**

21 Seletar West Farmway 1 Singapore 798125 Tel: 63832661 Fax: 64842836 Reg No.430058/00D Nº 35519

DAWN ENTERPRISES

RENTAL AGREEMENT

DATE 30/4/18

HIRER'S PARTICULARS		DRIVER'S PARTICULARS		
HOS MAN	Eng Thic	Name		
Name		Name		
OF PARC V				
	1010-			
-3834 Dountry	SYORE	I/C or Passport No	Country	
Occupation		Occupation		
Age		Date of Birth	_ Age	
Date Passe	ed	Driving Licence No.	Date Passed	
Tel: (HP) Date Passed (Residence)		Tel: (Office)	_ (Residence)	
MPORTANT NOTES:		CHARGES		
No insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence.  This vehicle is licenced to carry  passengers only.  Hirer is liable to pay first \$		7 Day at \$ 24() .00 per da	ays \$1400.00	
		The second secon	eek	
		Day at \$ per m	onth	
trol left in vehicle.		10450 St. 54 (570)		
flice hour only.		TOTAL MADURET	On WALLS	
SCHEDULE STZ 9654 Z MODEL WISY			CO. MILIT	
		Water and the same of the same	\$1700.00	
Time	Mileage	Programme and the second		
5700		Days extension From 10		
10.7324111		Amount Deposit (refundable) \$		
1.1.		то 1,-1,1	ETE-	
	Age  Date Passe  Date Passe  Age  Date Passe  Date Passe  Age  Date Passe  Date	AND KOH CNA TWO  AND KOH CNA TWO  AND ARC VERA  AND AND SPORE  Age  Date Passed  Age  Date Passed  (Residence)  MPORTANT NOTES:  driver is below 24yrs old or less than 2 years driving licence.  passengers only. as excess all claims any accident plus loss incle is under repair.  In higher excess all claims of S\$5,000.00 and different rental rate of there be any accident involving this hired vehicle within 24 hrs incle returns early, rool left in vehicle. If the and traffic summonses.  BOUD CL MODEL!  Time Mileage  10 - 359 M.  Mileage	Address  Add	

Driver/Gurantor's Signature

Hirer's Signature



# GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

## TAX INVOICE

Our Ref No:

GR-18-064683

Date of Request:

30/04/2018

Your Ref No:

Online Purchase

Modern Automotive Pte Ltd Blk 3023A Ubi Road 1 #01-61 & #01-58 Singapore 408717

Dear Sir/Madam,

**Enquiry Date** 

30/04/2018

Enquiry By

Chin Soi Shong

TP Vehicle No.

GT2567E

Accident Date

27/04/2018

DESCRIPTION	AMOUNT (S\$)	
TP Insurer Enquiry	1.87	
GST Amount	0.13	
Total Amount Due (GST Inclusive)	2.00	

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date

[X] GIRO [] Cash [] Cheque



# GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

## Third Party Insurer Enquiry

Our Ref No:

GR-18-064683

Date of Request:

30/04/2018

Your Ref No:

Online Purchase

Modern Automotive Pte Ltd Blk 3023A Ubi Road 1 #01-61 & #01-58 Singapore 408717

Dear Sir/Madam,

**Enquiry Date** 

30/04/2018

Enquiry By

Chin Soi Shong

TP Vehicle No.

GT2567E

Accident Date

27/04/2018

**Enquiry Result** 

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GT2567E	China Taiping Insurance (Singapore) Pte. Ltd.	15/02/2017-17/08/2018	6389 6111

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance. Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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