

Our Ref : CC18050072/SHB2191M/WT(ck)  
Date : 22.5.18

Axa Insurance Pte Ltd  
8 Shenton Way  
#24-01 Axa Tower  
Singapore 068811  
c/o LKK Auto Consultants

## CDGE Taxi Claims

59 Loyang Drive  
4th Floor  
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: 199508041W

## 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**  
501 Yishun Industrial Park A  
Singapore 768732

## Without Prejudice

Dear Sir

**ACCIDENT INVOLVING OUR TAXI** SHB2191M **YOUR INSURED** XD4422J  
**OTHERS** \_\_\_\_\_ **ON** 4.5.18

We are the authorised repair workshop for Comfort Transportation Pte Ltd and CityCab Pte Ltd, the owner of motor taxi SHB2191M which was involved in the captioned accident with your insured's vehicle. The taxi owner and 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 taxi.

As the accident was caused by the negligent act of your insured driving XD4422J we are submitting these claims for your consideration on behalf of the claimants.

### TAXI OWNER'S CLAIM

1) Cost of Repair	\$ 6,748.88
2) <u>6.0</u> days Loss of Rental @ \$ <u>117.00</u> per day	\$ 702.00
3) Surveyor Report fees	
4) LTA search fees	\$ 2.00
5) Accident Search/Report fees	
6) Towing/Medical/Transportation/Misc Fees	
<b>Sub-Total</b>	<b>\$ 7,452.88</b>

### HIRER'S CLAIM

1) <u>6.0</u> days Loss of Income @ \$ <u>80.00</u> per day	\$ 480.00
---	-----------

### TOTAL CLAIM

**\$ 7,932.88**

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

- Original repair/survey bill/report/photographs \_\_\_\_\_ pcs
- LTA search slip/s of XD4422J
- Accident/Police report/s of SHB2191M
- Letter of authority from owner/ hirer/operator
- Rental rate letter/Mileage record
- Scene Photographs 6 pcs

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*

Motor Claims Specialist

CDGE Claims Department

Tel: 62148737 Fax: 62141843 Email: williamtan@cdge.com.sg

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

A member of

**COMFORTDELGRO**



## Joy Irene (LKKAuto)

---

**From:** Joy Irene (LKKAuto)  
**Sent:** Tuesday, 26 June 2018 12:12 PM  
**To:** 'hontra@singnet.com.sg'  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING XD 4422J AND SHB 2191M ALONG BLK 156 YISHUN ST. 11 CARPARK ENTRANCE ON 04.05.2018

### HONTRADE ENTERPRISE PTE LTD

Policy Holder

Dear Sir/Madam,

**OUR REF : CC4/ASM18008276/K1ja3**  
**YOUR REF : XD 4422J**

### ACCIDENT INVOLVING XD 4422J AND SHB 2191M ALONG BLK 156 YISHUN ST. 11 CARPARK ENTRANCE ON 04.05.2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s ComforDelgro Engineering Pte Ltd, acting on behalf of the owner of SHB 2191M against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third Party vehicle by reversing without a proper lookout. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

There is an **excess of \$ 1,500.00** on Third Party claims under your policy. Please make a cheque payment of **\$ 1,500.00** payable to "AXA Insurance Singapore Pte Ltd" with your vehicle registration number and the date of accident indicated on the back of your cheque and mail to AXA Insurance Singapore Pte Ltd.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)

- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2409 or email us at [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

**LETTER OF AUTHORISATION**

(NAF / PAF)

**ACCIDENT INVOLVING  
ALONG****i 40 SHB2191M , XD4422J****ON 04-May-18 11:05****EXIT GANTRY OF CHONG PANG VISTA BLK 150-161**

I / We

**LIM LYE SOON**(Hirer) NRIC No.: **S0148826J**

and/or

(Relief) NRIC No.:

Taxi Number

**SHB2191M**

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

**04-May-2018**

Name of Hirer

**LIM LYE SOON**

Hirer NRIC

**S0148826J**

Signature :



Address

**144 JALAN BUKIT MERAH #03-1116  
160144**

Contact No.

**91161002**



redefining / insurance

CLAIM REF : S8M00G6C  
INSURED : HONTRADE ENTERPRISE PTE LTD

**DISCHARGE VOUCHER**

We, **ComfortDelgro Engineering Pte Ltd** confirm that by letter of authorisation dated **04 May 2018**, we are authorised to and do hereby give this discharge for ourselves and on behalf of **CityCab Pte Ltd** and the Hirer **LIM LYE SOON** of vehicle no. **SHB 2191M**

Now we **ComfortDelgro Engineering Pte Ltd** for ourselves and the said Hirer and the driver jointly and severally:-

- agree to accept the sum of Singapore Dollars **SEVEN THOUSAND FIVE HUNDRED NINETY ONLY (\$\$7,590.00)** in the aggregate in full and final settlement of all claims of whatever kind including damages for personal injuries and/or damage to property that all and any of us may have against **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no. **(XD 4422J)** arising out of an accident with **(SHB 2191M)** on **04.05.2018**.
- declare that **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of the Insured vehicle shall not be liable for any further claim(s) whatsoever or howsoever present or future that any of us may have against **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no. **(XD 4422J)** arising directly/indirectly as a consequence of the accident and hereby give our full and final discharge.
- We hereby declare that I/we am/are the person(s) entitled to receive the above settlement and hereby undertake to indemnify **AXA INSURANCE PTE LTD** against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made in favour of **ComfortDelgro Engineering Pte Ltd** is made without any admission of liability whatsoever on the part of **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no. **(XD 4422J)**.

Dated this 27 day of June 2018

Signed by

(AUTHORISED SIGNATORY)  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 508369

Company Stamp

Witness :

Name :

I/C No :

Address :

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 508369

Please forward your cheque made payable to:  
**COMFORTDELGRO ENGINEERING PTE LTD**

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Centre #B1-01  
Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg

"The contents of this document apply to vehicle damages only  
All personal injuries and damages arising therefrom are excluded  
from the ambit and application of this document"

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  
SHB2191M

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
25.08.2016

CHASSIS CODE  
KMHLB41UMGU093536

INV. NO/DATE  
91372125 11.05.2018

JOB NO.  
305156573

ODOMETER READING

DATE/TIME IN  
04.05.2018 12:55

Description : 3P 04.05.18

S/No	Part No.		Qty	Unit Price	%Disc	Net
PART REQUISITION						
0001	04-01-0103-0572	I40VC PANEL ASSY-HOOD#	1	1,526.00	20.00	1,220.80
0002	04-01-0103-2164	I40V3 GRILLE ASSY-RADIATO	1	1,480.00	20.00	1,184.00
0003	04-01-0103-2322	I40V3 BUMPER W LIP & FOG	1	1,052.20	20.00	841.76
0004	04-01-0103-0781	I40V2 LAMP ASSY-HEAD LH#	1	1,388.00	20.00	1,110.40
0005	04-01-0103-0782	I40V2 LAMP ASSY-HEAD RH#	1	1,388.00	20.00	1,110.40
SUB-TOTAL:				:		5,467.36

### JOB NATURE

0001	L	PANEL BEATING	400.00	400.00
0002	23-502	SPRAYPAINT ON AFFECTED AREA	400.00	400.00
0003	17-01	CHECK ALL LIGHTING	20.00	20.00

- WHILST 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 GIVE 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 OWE 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	91372125	6,748.88	

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  
SHB2191M

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
25.08.2016

CHASSIS CODE  
KMHLB41UMGU093536

INV. NO/DATE  
91372125 11.05.2018

JOB NO.  
305156573

ODMETER READING

DATE/TIME IN  
04.05.2018 12:55

S/No	Part No.		Qty	Unit Price	%Disc	Net
0004	20-00	TUFF COAT ON AFFECTED PARTS.	20.00		20.00	
SUB-TOTAL			:			840.00

Items total 6,307.36

Add GST @ 7.000 % 441.52

Invoice amount 6,748.88

Issued by : KATHERINETAN 11.05.2018 16:18:40  
Repair type : CFSO/57/57  
Payment Type/Term: /Credit 30 days

- WHILST 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 GIVE 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	91372125	6,748.88	



Our Ref: CC18050072



Date: 11 May 2018

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	04/05/2018 @ 11:05 hrs
ALONG	EXIT GANTRY OF CHONG PANG VISTA BLK 150-161
INVOLVING	XD4422J

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB2191M** (the "Taxi"). The Taxi was hired to **LIM LYE SOON IC NO S0148826J** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$117.00** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance 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.



[illegible]

Invoice

<https://www.giarmc.org.sg/claims/index.cfm?fusebox=MTRsas&fusea...>

RECORDS MANAGEMENT CENTRE

**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-18-067424

Date of Request: 04/05/2018

Your Ref No:

Online Purchase

Soon Hock Motor Pte Ltd  
Blk 10 Ang Mo Kio Industrial Park 2A  
#01-05/06 AMK Autopoint  
Singapore 568047

Dear Sir/Madam,

Enquiry Date: 04/05/2018

Enquiry By: Chris Lim Gan Koon

TP Vehicle No.: XD4422J

Accident Date: 04/05/2018

*SHB2191M***Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XD4422J	AXA Insurance Pte Ltd	08/12/2017-07/12/2018	6338 7288

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.

This is a computer generated document and requires no signature.