

Our Ref : CC18060053/ SHA8152S /CL(st)

Date : 18-Jun-18

**AIG ASIA PACIFIC INSURANCE PTE LTD**

**CHARTIS Buliding**

**78 Shenton Way**

**#07-16**

**Singapore 079120**

**Attn : Motor Claims Department WITHOUT PREJUDICE**

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHA8152S YOUR INSURED  
SJS 79E AND OTHER ON 02.06.18**

We are the authorised repair workshop for Citycab Pte Ltd, the owner of motor vehicle no:

**SHA8152S** 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 **SJS 79E** we are submitting these claim for your consideration on behalf of the claimants.

**TAXI OWNER'S CLAIM**

1	Cost of Repair	\$ 2,461.00
2	<u>4.5</u> days Loss of Rental @ <u>\$ 119.28</u> per day	\$ 536.76
3	Survey Report Fees <i>(Surveyed by M/s LKK)</i>	\$ -
4	LTA Search Fees	\$ -
5	GIA / Police Report Fees	\$ 7.49
6	Towing / Medical / Transporation Fees	\$ -
<b>Sub Total :</b>		<b>\$ 3,005.25</b>

**HIRER'S CLAIM**

7	<u>4.5</u> days Loss of Income @ <u>\$ 80.00</u> per day	\$ 360.00
<b>Total Claims :</b>		<b>\$ 3,365.25</b>

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

- a) Original repair bill and photocopies of photographs : 8 pcs.
- b) LTA search slip/s of : SJS 79E
- c) GIA / Police report/s of : SHA8152S
- d) Letter of authority from owner / hirer / operator
  - ( ) Witness statement/s
  - ( ) Certificate of Insur: ( x ) Rental Rate letter
  - ( X ) Photograph/s of Accident Scene
  - ( 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

Cecilia Lee

Executive

CDGE Claims Department

Tel : 6214 8354 Fax: 6214 1843 Email : cecilialee@sparkcarcare.com

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

**COMFORTDELGRO  
ENGINEERING**

CDGE Taxi Claims Dept ComfortDelGro Engineering Pte Ltd  
59 Loyang Drive 4th Floor 205 Braddell Road Singapore 579701

Singapore 508969

Mainline +65 6383 6280  
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199506048V

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

A member of

**COMFORTDELGRO**





Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

**Our Ref: CC3/AIG18010151/K1ea3**

05 JULY 2018

**LIM SIEW HONG**  
2 KIM CHUAN DRIVE  
#08-08  
SINGAPORE 537080

Dear Sir/Madam,

**ACCIDENT INVOLVING SJS 79E AND SHA 8152S ON 02/06/2018**

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

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

  
Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

**LETTER OF AUTHORISATION**

(NAF / PAF)

**ACCIDENT INVOLVING** **i 40 SHA8152S , SJS79E** **ON 02-Jun-18 17:10**  
**ALONG** **ALONG MIDDLE ROAD TO NICOLL HIGHWAY**

I / We **TAN KIM HONG** (Hirer) NRIC No.: **S2198004H**

and/or **CHAN CHOEN KAI** (Relief) NRIC No.: **S1260302I**


Taxi Number **SHA8152S**

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 **03-Jun-2018**


Name of Hirer **TAN KIM HONG**  
Hirer NRIC **S2198004H**

Signature : 

Address **262 WATERLOO STREET #15-222**  
**180262**

Contact No. **97875252**

Name of Relief **CHAN CHOEN KAI**  
Relief NRIC **S1260302I**

Signature : 

Address **269B QUEEN ST #04-273**  
**182269**

Contact No. **91792087**



**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

"We/I, **COMFORTDELGRO ENGINEERING PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$3,140.00** (Global Sum) for vehicle no. **SHA 8152S** that was damaged pursuant to the accident which occurred on **02/06/2018** (date) along **MIDDLE ROAD TO NICOLL HIGHWAY** involving vehicle no/s **SJS 79E**. ✓

This is pursuant to the inspection conducted on **04/06/2018** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **CITYCAB PTE LTD** ("the third party claimant") of vehicle no. **SHA 8152S** 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 AIG Asia Pacific Insurance 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 **SHA 8152S** (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 15 (day) of July (month) 2020 (year)



Signed by appointed surveyor

  
AILEEN TAN  
Manager, Claims

Signed by "the workshop" (with chop)

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 500960

"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"

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

**GST REG. NO. M2-8921817-3****Workshops**59 Loyang Drive Singapore 508969 24 Senoko Loop Singapore 758156  
383 Sin Ming Drive Singapore 575717 7 Sungei Kadut Way Singapore 728791  
45 Pandan Road Singapore 609286 501 Yishun Industrial Park A Singapore 7687  
320 Ubi Road 3 Singapore 408640**COMPANY REG. NO.: 199506048W**  
Page: 1**TAX INVOICE**8010004  
AIG ASIA PACIFIC INSURANCE PTE LTD  
#08-16 78 SHENTON WAY, CHARTIS BUILD  
SINGAPORE 079120  
CONTACT NO: 64193000 3225094VEHICLE NO  
SHA8152S  
MAKE  
HYUNDAI  
MODEL  
I-40  
DATE OF REG  
12.11.2015  
CHASSIS CODE  
KMHLB41UMGU079796  
INV. NO/DATE  
91377830 13.06.2018  
JOB NO.  
305169011  
ODOMETER READING  
JOB TYPE

Description : 3P 02.06.2018

**Invoice for Lump Sum Repair**Total Lump Sum Repair Amt 2,300.00  
Add GST @ 7.000 % 161.00  
Total Invoice amount 2,461.00Issued by : CHEWBEILENG 13.06.2018 14:01:39  
Repair Type : CFSO/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 OR 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/CHQ No.

Our Ref: CC18060053



Date: 13 June 2018

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 02/06/2018 @ 17:10 hrs  
ALONG ALONG MIDDLE ROAD TO NICOLL HIGHWAY  
INVOLVING SJS79E

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 **SHA8152S** (the "Taxi"). The Taxi was hired to **TAN KIM HONG IC NO S2198004H** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$119.28** 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.





**Enquire Vehicle Insurer**

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SJS79E	02 Jun 2018 / 17:10:00	Successful	A04	AIG ASIA PACIFIC INSURANCE PTE. LTD.

[Previous](#)[OK](#)

SJS79E



**RE: AIG/LKK Ref: CC3/AIG 18010151/K1ea3 CDGE Ref: CC18060053/SHA8152S/AT >> Acc on 02.06.2018 invlg SHA8152S & SJS79E [AIG]**

Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Mon 6/29/2020 2:56 PM

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

Hi Asher,

Please proceed to settle the claim at 100% - arbitration 100% against OID.

Thanks.

**Best Regards,**

**Bernard Ler**  
**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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

**Sent:** 29 June 2020 14:35

**To:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

**Subject:** [EXTERNAL] Fw: AIG/LKK Ref: CC3/AIG 18010151/K1ea3 CDGE Ref: CC18060053/SHA8152S/AT >> Acc on 02.06.2018 invlg SHA8152S & SJS79E [AIG]

**This message is from an external sender; be cautious with links and attachments.**

Hi Bernard,

We refer to the above matter.

We understand that previously handler by Kian Meng, we have offer third party 50% however third party disagreed and proposed for 100% settlement.

Kindly let us have your instruction.

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

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**From:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>

**Sent:** Wednesday, June 10, 2020 4:58 PM

**To:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** AIG/LKK Ref: CC3/AIG 18010151/K1ea3 CDGE Ref: CC18060053/SHA8152S/AT >> Acc on 02.06.2018 invlg SHA8152S & SJS79E [AIG]

WITHOUT PREJUDICE

Ms Asher Sng  
M/s LKK Auto Consultants Pte Ltd

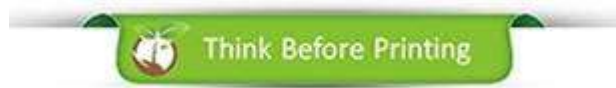
We refer to subject matter resting with your email dated 5 March 2019.

M/s MS First Capital Insurance Ltd informed that the arbitration decision was in their favour and third party had withdrawn claim. Please refer to attached email from taxi insurers. Kindly let us have your revised offer at 100% in taxi's favour.

We await your early reply to wrap up this case. Thank you.

Best Regards

Aileen Tan  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8735 | Fax: 6214 1843



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**From:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Tuesday, 5 March 2019 08:56

**To:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>

**Subject:** RE: AIG/LKK Ref: CC3/AIG 18010151/K1ea3 CDGE Ref: CC18060053/SHA8152S/AT >> Acc on 02.06.2018 invlg SHA8152S & SJS79E [AIG]

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Aileen,

We acknowledge your email below.

Will inform our principal accordingly.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>

**Sent:** Monday, 4 March 2019 5:24 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** AIG/LKK Ref: CC3/AIG 18010151/K1ea3 CDGE Ref: CC18060053/SHA8152S/AT >> Acc on 02.06.2018 invlg SHA8152S & SJS79E [AIG]

WITHOUT PREJUDICE

Ms Asher Sng

M/s LKK Auto Consultants Pte Ltd

Your email dated 26 February 2019 refers.

Taxi insurers informed that this case has been escalated to GIA as third party is not agreeable to their rejection.

In this premise, we shall hold your offer on this case first until outcome of GIA's Decision. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

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

**Sent:** Tuesday, 26 February 2019 11:58 AM

**To:** Cecilia Lee Peng Geok

**Subject:** RE: Reminder for Offer - TP claiming against AIG - 13 SHA 8152S SJS 79E CC3/AIG18010151/K1ea3 2/6/2018 Asher

**'WITHOUT PREJUDICE'**

***SAVE AS TO COSTS***

Hi Sir,

We refer to the above matter.

On a without prejudice, for a quick and amicable settlement, we would like to improve our offer of settlement at Global Sum S\$1,800.00 (all-in).



Please kindly let us have your acceptance.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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