

Our Ref : SHC 1285 C (231218)

Your Ref : CC4/III18023194/Deb3

Date : 29 April 2019

M/s LKK Auto Consultants Pte Ltd  
Blk 51 Paya Ubi Industrial Park  
#02-25  
Ubi Avenue 1  
Singapore 408933

**WITHOUT PREJUDICE**

Attention : Asher Sng  
Case Handler

**ACCIDENT INVOLVING SHC 1285 C & SHC 1094 L ALONG TELOK BLANGAH JUNCTION OF  
SENTOSA GATEWAY ON 23-12-2018**

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Your email of 26 April 2019 refers.

Strictly on a without prejudice basis and without any admission of liability, we confirm settlement for our client's property damage claim (Cost of repair and loss of income and rental during the period of repair) at a global sum of \$11,500.00.

Please note that the settlement reached is strictly for the aforesaid property damage claim only and is without prejudice to the relief driver of SHC 1285 C, Sim Kim Khoo's injury claim and other losses against your insured, if any.

As requested, we return the attached Discharge Voucher duly executed together with original documents for your onward transmission.

Kindly expedite payment and forward us your cheque for the settlement sum of **\$11,500.00** made in favour of **M/s Chunni Motor Work Pte Ltd** as soon as possible.

Thank you.

Your faithfully

For **Chunni Motor Work Pte Ltd**

Claims Department

Enc

## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MCT18120661  
Claimant Ref: SHC 1285C

We/I, CHUNNI MOTOR WORK PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of Surveyor) with respect to the amount claimed for S\$ 11,500.00 (global sum) (~~repair cost~~) ~~SS~~ ~~(rental)~~ ~~SS~~ ~~(search fee)~~ vehicle no. SHC 1285C that was damaged pursuant to the accident which occurred on 23/12/2018 (date) at TELOK BLANGAH T JUNCTION OF SENTOSA GATEWAY (location) involving vehicle no. SH 8143B (insured vehicle). This is pursuant to the inspection conducted on 27/12/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner COMFORT TRANSPORTATION PTE LTD ("the third party claimant") of vehicle no. SHC 1285C 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to SHC 1285C (vehicle no.) as a result of the accident.

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

We/I authorize you to pay the total amount of S\$ 11,500.00 to CHUNNI MOTOR WORK PTE LTD.

Dated this 29 APR 2019 day of 20

**CLAIMANT:**

Signature:   
Signed by "the workshop" (with chop)

Name:

NRIC:

Address:

Nationality:

Occupation:

**Chunni Motor Work Pte Ltd**  
Blk 10 Ang Mo Kio Industrial Park 2A  
AMK Autopoint #03-19  
Singapore 568047  
Tel: 6542-7182 Fax: 6542-8039  
Co. Reg. No: 200923110D

**WITNESS:**

Signature: ABT  
Signed by appointed Surveyor

Name: LKK AUTO CONSULTANTS PTE LTD

NRIC: 199607198R

Address: 51 UBI AVE 1, PAYA UBI INDUSTRIAL PARK  
#02-25 SINGAPORE 408933

Nationality:

Occupation:

**"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."**

CHUNNI MOTOR WORK  
PTE LTD



**TAX INVOICE**

*India International Insurance Pte Ltd*

SIM KIM KHOON APT BLK 109 BISHAN STREET 12 #08-166 SINGAPORE 570109	VEHICLE NO SHC 1285 C	DATE 31.12.2018
	MAKE HYUNDAI	INVOICE NO <b>9026</b>
	MODEL I40	ACC DATE/TIME 23.12.2018 @ 14:20 HRS

Cost of Repair	\$ 10,900.00
<b>Sub-total</b>	\$ 10,900.00
<b>Add : 7 % - GST</b>	\$ 763.00
<b>Total</b>	<u>\$ 11,663.00</u>

(SINGAPORE DOLLARS: ELEVEN THOUSAND SIX HUNDRED AND SIXTY THREE ONLY)





Your Ref : SHC 1094L  
Our Ref : SHC 1285C

Sim Kim Khoon c/o  
CHUNNI MOTOR WORK PTE LTD  
Blk 10 Ang Mo Kio Industrial Park 2A  
#03-19 AMK AutoPoint  
Singapore 568047

Date : 31/12/18

The Motor Claims Department  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Ind Park  
Singapore 408933

WITHOUT PREJUDICE

Dear Sir / Madam,

RE: ACCIDENT INVOLVING SHC 1285C / SHC 1094L On 23.12.2018

ALONG Telok Blangah Rd T Junction of Sentosa Gateway

I am the owner/hirer of motor vehicle/taxi, SHC 1285C, which was involved in the above-mentioned accident.

The motor vehicle/taxi was surveyed by your appointed appraiser at the premises of M/S CHUNNI MOTOR WORK PTE LTD. The accident was caused by your insured's negligent driving and or management of his vehicle. Therefore, I am claiming damages and losses sustained by me against you in connection with the accident based on the appraiser's recommendation.

Our claim is as follows:

1) Cost of Repair	SS	11,663.00
2) Loss of Rental	SS	1,840.00 (\$115 x 16 DAYS)
3) Loss of Income	SS	640.00 (\$40 x 16 DAYS)
4) GIA Report Fee	SS	
5) LTA Search Fee	SS	
6) Survey Report Fee	SS	
	SS	<u>14,143.00</u>

We enclose herewith the following relevant supporting documents :

- Authorisation Letter
- Final repair bill(s)
- LTA Search
- GIA report(s)
- Insurance Certificate

Kindly look into the matter and revert as soon as possible. Thank you.

Yours faithfully



## LETTER OF AUTHORITY

To Whom It May Concern :

ACCIDENT INVOLVING SHC 1285C / SHC 1094L

ALONG Telok Blangah Rd T Junction of Sentosa ON 23.12.2018  
Gateway


I, Sim Kim Khoon, NRIC NO. S 0278362B of  
Blk 109 Bishan Street 12 # 08-166 (S) 570109

Owner/hirer of motor vehicle Registration No SHC 1285C, insured by  
India International Insurance Pte Ltd under Policy No. MCOM 0016

do hereby authorize M/s **Chunni Motor Work Pte Ltd** as my authorized representative to write, negotiate and settle claim on my behalf in my claim against the owner and/or Motor Vehicle Registration No. SHC 1094L in respect of the above mentioned accident. I also hereby authorize that the agreed settlement sum ( cost of repair, loss of use, earnings and rental, Survey report fee, LTA fee & GIA report fee ) be made in favour of my representative, M/s **Chunni Motor Work Pte Ltd** and that the said payment be forwarded to them as full and final discharge of my claim.

Dated : 23.12.2018

Signature :

  
( Company's chop if necessary )

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GI&A Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report 26/12/2018 09:28  
Date Of Accident 23/12/2018 14:20  
Exact Location Of Accident TELOK BLANGAH T JUNCTION OF SENTOSA GATEWAY  
Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SHC1285C  
**Insured/Policyholder**  
Name Of Registered Owner COMFORT TRANSPORTATION PTE LTD  
Co Reg No 199303821R  
Email Address FLEETSAFETY@CDGTAXI.COM.SG  
Mobile Phone No  
Alternative Phone No OFFICE-65508768

### Vehicle Particulars

Manufacturer HYUNDAI  
Model I40

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? NO

If No, Please state action to be taken THIRD PARTY  
Vehicle Category TAXI

### Insurance Company

Name of Insurance Company INDIA INTERNATIONAL INSURANCE PTE LTD  
Type Of Coverage THIRD PARTY FIRE AND/OR THEFT  
Fleet Policy YES  
Policy Number MCOM0015  
Cover Note Number

### Driver

Name of Driver SIM KIM KHOON  
NRIC No S0278362B  
Date Of Birth 09/10/1947  
Occupation OUTDOOR  
Date Of Driving Pass 08/01/1989  
Driving Experience 29 YEARS AND 11 MONTHS  
Gender MALE  
Mobile Number  
Fax Number (LOCAL) +65-93692253  
Contact Number  
EMail Address ALSIM888@GMAIL.COM



Address	BLK 109 BISHAN STREET 12 #08-166
Postcode	570109
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - TAXI DRIVER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - HEAD ON COLLISION
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

#### Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

PLS REFER TO ATTACHED / Type Of Accident: HEAD TO SIDE

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	-
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHC1094L
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	TAXI
Name of Driver	CHUA LEONG BOON
NRIC/Passport Number	S6912052J
Contact Number	98383414
Address	
Postcode	
Insurance Company Name	INDIA INTERNATIONAL INSURANCE PTE LTD
Nature Of Damage	FRT
No. Of Passenger (Including Driver)	

## SKETCH PLAN

### IMPORTANT NOTICE


1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any wilful misrepresentation or withholding of material facts may allow insurance companies to **repudiate policy liability**.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:


- ☐ (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "**Personal Information**") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "**Insurers**"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "**Purposes**")
- ☐ (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
- (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

COMFORT TRANSPORTATION PTE LTD  
CO. REG. NO. 199303821R

Policyholder's Signature  
Date & Time:

  
Driver's Signature  
(If driver is not the policyholder)

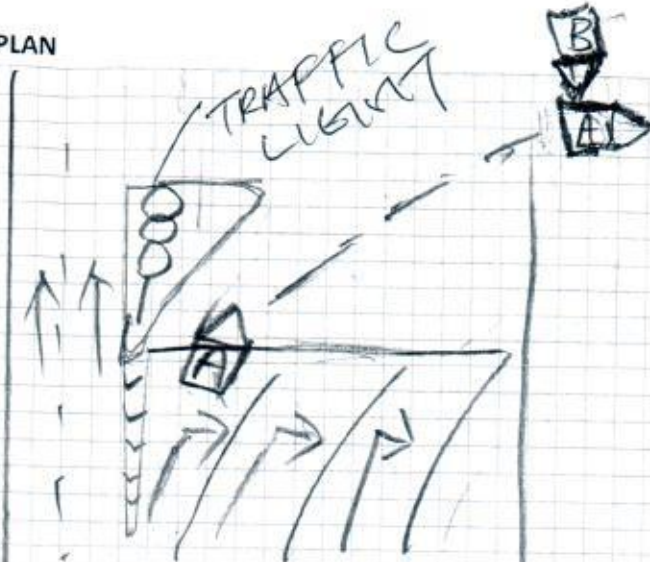
Date & Time: 24.12.2018@0945HRS

  
Reporting Centre Personnel's Signature  
Name:

NRIC/FIN No.: June Tan



# SKETCH PLAN



A- SHC 1285C  
B- SHC 1094L

Telok Blangah Road T-Junction of Sentosa Gateway

## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 23 12.2018 @ 1420HRS I was travelling along Telok Blangah Rd T Junction of Sentosa Gateway with no passenger onboard.

As the traffic light arrow turns green I proceeded to make a right turn and suddenly veh(B) SHC 1094L dashed out from my left and hit onto my vehicle rear left portion.

I have company video and photos to support my claims.

No injury in this accident.

Veh (B) SHC 1094L MR Chua Leong Boon S 6912052J HP: 9838 3414

## DECLARATION

I/We declare the foregoing particulars are true in every respect.

COMFORT TRANSPORTATION PTE LTD  
CO. REG. NO. 199303821R

Policyholder's Signature  
Date & Time:

Driver's Signature  
(If driver is not the policyholder)

Date & Time: 24.12.2018@0945HRS

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.: June Tan

SHTC 1285C

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
				FROM	TO
16/12/2018	Sim Kh Khan	1 88 624	210	0745	2205
17/12/2018	Sim Kh Khan	1 88 846	221	0728	2233
18/12/2018	Sim Kh Khan	1 89 149	303	0735	2312
19/12/2018	Sim Kh Khan	1 89 419	270	0738	2226
20/12/2018	Sim Kh Khan	1 89 681	262	0738	2240
21/12/2018	Sh Kh Khan	1 89 969	287	0738	2325
22/12/2018	Sh Kh Khan	1 90 277	309	0748	2323
23/12/2018	Sh Kh Khan	1 90 381	104	0703	1500
- do -	Toll to Loyang Workshop (Accident)			1500	
23/12/18	In Jayawa workshop			1430	<del>1500</del>
31/12/19	OUT OF WORK SHOP			<del>1430</del>	1630



Our Ref: CT18120687

Date: 27 December 2018



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON	23/12/2018 @ 14:20 hrs
ALONG	TELOK BLANGAH T JUNCTION OF SENTOSA
	GATEWAY
INVOLVING	SHC1094L

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 **SHC1285C** (the "Taxi"). The Taxi was hired to **SIM KIM KHOON IC NO S0278362B** 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.