

## Hsiao Tong (LKKAUTO)

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**From:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Sent:** Monday, 25 February 2019 10:51 AM  
**To:** Hsiao Tong (LKKAUTO); Admin A  
**Cc:** Irene Tay; Alfred Toh  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving GZ1296L (OI : CTI - SNM19D200117C02/6) and SKG634D (TP : LKK REF - CC6/CTI19000425/Kpa3) on 29/12/2018

**LKK REF - CC6/CTI19000425/Kpa3)**  
**CTI REF – SNM19D200117C02/6 (GZ1296L)**

Dear Hsiao Tong

We refer to your emails pertaining to the above matter.

Please proceed to resolve the property damage claim at \$3,877.95.

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](http://www.sg.cntaiping.com)**

*Disclaimer :*

*This message is confidential; its contents do not constitute a commitment by China Taiping Insurance (Singapore) Pte. Ltd. except where provided for in a written agreement between you and China Taiping Insurance (Singapore) Pte. Ltd. Any unauthorized disclosure, use or dissemination, either in whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.*

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Monday, 25 February, 2019 9:47 AM  
**To:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Cc:** Irene Tay <irene.tay@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving GZ1296L (OI : CTI - SNM19D200117C02) and SKG634D (TP : LKK REF - CC6/CTI19000425/Kpa3) on 29/12/2018

Dear Sirs/Mdm,

We refer to our mandate dated 02/02/2019.

Kindly assist to expedite as third party repairer is chasing for offer.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 2 February 2019 2:35 PM

**To:** 'Claims Dept of CTI' <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Irene Tay <[irene.tay@sg.cntaiping.com](mailto:irene.tay@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** <Seek Mandate> Direct Settlement - Accident Involving GZ1296L (OI : CTI - SNM19D200117C02) and SKG634D (TP : LKK REF - CC6/CTI19000425/Kpa3) on 29/12/2018

Your ref : **SNM19D200117C02**

Our ref : CC6/CTI19000425/Kpa3q2

Dear Sirs/Madam,

**ACCIDENT INVOLVING GZ1296L(OI) & SKG634D(TP) ON 29/12/2018**

We refer to the above matter.

This is a head-to-rear collision. Liability is not in our insured driver'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 Third Party repairer " **T&T AUTO SERVICES PTE LTD**" at **\$3,877.95(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 6,759.96	\$ 3,370.50
2. Loss of Rental (5days x \$180.00)	\$ 900.00	\$ 500.00 (5days x \$100.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 7,667.41	<b><u>\$ 3,877.95</u></b>

\*\*05 days recommendation for repair

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 23 January 2019 2:24 PM

**To:** [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)

**Cc:** [irene.tay@sg.cntaiping.com](mailto:irene.tay@sg.cntaiping.com); Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving GZ1296L (OI : CTI - TBA) and SKG634D (TP : LKK REF - CC6/CTI19000425/Kpa3) on 29/12/2018

**Importance:** High

**URGENT**

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sir / Madam,

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,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** Mei Kwan (LKKAuto)

**Sent:** Friday, 11 January, 2019 10:07 AM

**To:** [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)

**Cc:** Lucas Lee <[lucas.lee@sg.cntaiping.com](mailto:lucas.lee@sg.cntaiping.com)>; [irene.tay@sg.cntaiping.com](mailto:irene.tay@sg.cntaiping.com); Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving GZ1296L (OI : CTI - TBA) and SKG634D (TP : LKK REF - CC6/CTI19000425/Kpa3) on 29/12/2018

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SKG 634D at M/s T & T Auto Services Pte Ltd - Sin Ming on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

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

Kindly take note that the case handler in-charge Hsiao Tong and she can be contacted at DID: 6742 3197.

*To check availability of the case handler , you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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# T & T Auto Services Pte Ltd

160 Sin Ming Drive  
#08-14 Sin Ming AutoCity  
Singapore 575722  
Tel: 6266 6876 Fax: 6266 6861  
GST Registration No: 200910712E  
Email: [tntautoservices@gmail.com](mailto:tntautoservices@gmail.com)

Date: 14<sup>th</sup> January 2019  
Our Ref: 0119-1402  
Your Ref:

**Attn: The Motor Claims Department**

**China Taiping Insurance (S) Pte Ltd**  
**3 Anson Road**  
**#16-00 Springleaf Tower**  
**Singapore 079909**

Dear Sir,

## **ACCIDENT INVOLVING GZ1296L / SKG634D ON 29/12/2018**

Please refer to the above-mentioned accident.

We are writing on behalf of **Kee Hui Tiang**, the registered owner of motor vehicle no: **SKG634D** which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle no: **GZ1296L**. As a result of which, our client have suffered loss and expenses.

We are instructed by our client to claim for:-

1. Cost of Repair (inclusive of 7% GST)	:S\$3,370.50
2. Loss of Rental (5 days @ \$180.00/day)	:S\$ 900.00
3. LTA Search	:S\$ 7.45
<b>TOTAL</b>	<b><u>:S\$4,277.95</u></b>

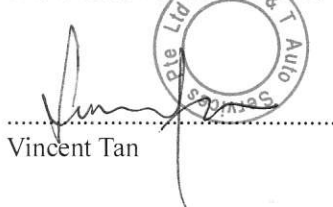
We enclosed hereby the following documents for your consideration:

- (a) Original Tax Invoice
- (b) GIA Report lodged by our driver
- (c) Owner & Driver I/C/Driving Licence
- (d) Certificate of Insurance
- (e) LTA Search
- (f) Rental Agreement

Kindly acknowledge receipt of the above said documents and your favourable reply is greatly appreciated.

Yours faithfully,

T & T Auto Services Pte Ltd

  
Vincent Tan



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC6/CTI19000425/Kpa3

30 JAN 2019

**TOP TASTE PTE LTD**  
10 TUAS BAY WALK  
#02-16  
SINGAPORE 637780

Dear Sir/Madam,

**ACCIDENT INVOLVING GZ 1296L AND SKG 634D ON 29/12/2018**

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

We have received a claim from SKG 634D against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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,

CHEW HSIAO TONG  
Case Handler  
DID: 6742 3197  
FAX: 6741 4108  
EMAIL: chewht@lkkauto.com

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

TO:

CHINA TAIPING INSURANCE (S) PTE LTD  
3 ANSON ROAD  
#16-00 SPRINGLEAF TOWER  
S (079909)

Dear Sirs,

CLAIMANT:

ACCIDENT INVOLVING G2129GL AND SKG 634D ON 29/12/18  
AT SERANGOON GARDEN WAY

I/We, KOE HUI TIANG, am/are the registered owner of motor  
car no. SKG 634D.

Please note that I have assigned all compensation monies due to me/us in the above said accident  
to **M/S T & T AUTO SERVICES PTE LTD.**

I/We, hereby authorize you to release all compensation monies pertaining to the above-  
mentioned accident to **M/S T & T AUTO SERVICES PTE LTD** and forward your settlement  
cheque to **M/S T & T AUTO SERVICES PTE LTD** whom I had authorized to collect the said  
compensation monies.

Thank you.

Koe

Signature of Claimant

Date:

7/1/19

[Signature]

Witness By

Date:

7/1/19



\*\*\*This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date.

Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSN3038471800

Claim No : SNM19D200117C02

Claimant : KEE HUI TIANG

Amount : **S\$3,877.95**

SINGAPORE DOLLARS THREE THOUSAND EIGHT HUNDRED SEVENTY SEVEN AND CENTS NINETY FIVE Only

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

Claimant Vehicle No. : SKG634D

Insured Vehicle No. : GZ1296L

Date of Loss : 29/12/2018

Place of Accident : SERANGOON GARDEN WAY

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 : TOP TASTE PTE LTD

Driver Name : SHEN QING LONG

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.

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(1) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	3,370.50
(3) Loss of Use/Rental/ <del>Earning</del>	S\$	500.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	7.45
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL . . . . .	S\$	<b>3,877.95</b>
	=====	

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Claimant Name :

KEE HUI TIANG

NRIC No :

S0712095E

Signature :



Date :

06/03/19

\*\*\*This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date.

Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.



# T & T Auto Services Pte Ltd

160 Sin Ming Drive  
#08-14 Sin Ming AutoCity  
Singapore 575722  
Tel: 6266 6876 Fax: 6266 6861  
GST Registration No: 200910712E

## TAX INVOICE

China Taiping Insurance (S) Pte Ltd  
3 Anson Road  
#16-00 Springleaf Tower  
Singapore 079909

DATE : 14/01/2019  
VEHICLE NO : SKG 634 D  
MAKE/MODEL : Toyota Altis  
ACC DATE : 29/12/2018  
CLAIM NO : 0119-1402  
POLICY NO :

AMOUNT S\$

Lump sum repair inclusive of supplying parts, labour,  
panel beating and spray painting

Repair Amount	3,150.00
Add 7% GST	220.50
Total	<u><u>3,370.50</u></u>

Singapore Dollars: Three Thousand Three Hundred And Seventy And Cents Fifty Only.

  
T & T Auto Services Pte Ltd

# Official Receipt

Date: 12/01/2019

Receipt No: **01114**

Amount Received From: Kee Hui Tiang

Address: Blk 220 #09-234 Serangoon North Avenue 4  
SC 550220)

Amount: \$9001-

Purpose of Payment: Rental Charges from 07/01/2019 to 12/01/2019  
(BMW 318i - SKL 8020X)

Account	
Total Amount Due	
Amount Paid	
Balance Due	

Payment Made BY	
Cash	<input checked="" type="checkbox"/>
Cheque	<input type="checkbox"/>
Others	<input type="checkbox"/>

Issued by:

Received by:

**ENDLESS DRIVE PTE LTD**

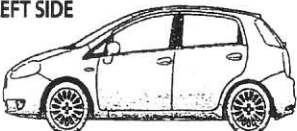
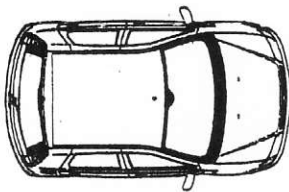



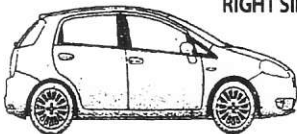
Sales Office: Blk 19, #01-19, Sin Ming Industrial Estate,  
Sector A, Singapore 575677  
Sales Hotline: (65) 6459 3319 Fax: (65) 6459 3019  
Co. Reg. No: 201614923W

## Rental Agreement

### Hirer's Particulars

Name: Kee Hui Tiang	Nric/Passport: S0772095E	Contact No: 8121 9915
Address: Blk 220 Serangoon Avenue 4 #09-234		Postal Code: 550220

### Vehicle's Details




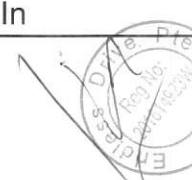
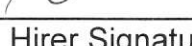
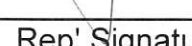
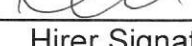

Make/Model: BMW 318i		Vehicle Reg No: SKL 8020 X			
LEFT SIDE			 	Legend	Fuel Level
				Scratch : --- Dent : 0 % Chip Off : X	
RIGHT SIDE				Remarks	

#### Terms & Conditions

- This User shall understand and agrees that the Vehicle be loaned for the purpose of test-drive for a usage fee for, but not limited to, administration, maintenance and marketing.
- This vehicle is restricted within Singapore use only, unless the User informs Endless Drive Pte Ltd prior to entering West Malaysia and undertakes applicable insurance, and the User is subjected to the terms and conditions set forth by Endless Drive Pte Ltd.
- The User is responsible for the Excess of SGD\$2,000 – SGD\$10,000 of each accident involving any damages to the vehicle during the period of use and the loss of rental earning during the repair of the damaged vehicle. Should the vehicle is damaged beyond repair, the User is required to compensate the price of the vehicle based on market price and any incurred fees, as per determined by Endless Drive Pte Ltd. In the case of stolen vehicle, User will bear the excess amount after making claims from the insurance company. The User is also responsible for any damages to the interior of the vehicle such as, but not limited to, seats, steering wheel, audio system, air-conditioning system, compartment and boot space.
- The User shall be liable for all claims and damages should he or she is found to use the vehicle for illegal activities, driving under the influence of alcohol or commit an act that is not covered by our insurance policy.
- The User shall be liable for any costs incurred in the events such as, but not limited to, breakdown, flat battery, and tyre puncture.
- The User understands and accepts that there may be no replacement vehicle provided in the event of an accident, subjected to availability.
- Fines includes, but not limited to, ERP, parking and traffic will be claimed against the User which the User has seven (7) working days to settle fully and an administration charge of SGD\$30 for each fine will be imposed on the User.
- The User is required to provide 1 day notice prior to the extension of the leasing period, and the extension of the leasing period is subjected to availability.
- The User must know that extension of rental payment must be made before extending the vehicle. In any circumstance where the user fails to comply and the payment is delayed for more than 3 days, an extra \$300 penalty will be imposed for administrative charges.
- Only the hirer is allowed to drive the rental vehicle, any sub-drivers are not allowed. In any circumstances where this condition is invoked, a penalty of \$5,000 will be required. In any event of an accident where the said vehicle is not driven by the authorised user, hirer will have to bear an additional \$2,000 on top of the total repair cost of the vehicle involved in the accident or the excess of the claim insurance if he/she is at fault.
- 20% of daily fee will be charged on cars returned after the expected return time, on a per hour basis.
- The User is required to refuel at his or her own cost, and return the vehicle with the same amount of fuel as when rented out. The minimum fuel octane rating/RON is 95 and a receipt must be provided for reference. While any excess refuel will not be refunded, the User would require to compensate Endless Drive Pte Ltd SGD\$20 per ¼ tank. Measurement is determined by rounding down. Example: if meter is between 1/4 and 2/4, it will be taken as 1/4.
- The User confirms that he/she is between twenty-two(22) and sixty-five(65) years of age and holds a valid driving license recognised under Singapore Law with not less than two(2) years satisfactory driving experience.
- The User shall bear all responsibility for any injuries, damages or loss of life and shall relief Endless Drive Pte Ltd off any liabilities.
- In a event that Endless Drive Pte Ltd has to engage a lawyer for any claims against the User, all legal fees will be bourne by the User.
- Hereinafter, all terms and conditions shall be governed by and construed in accordance to the laws of the Republic of Singapore, and Endless Drive Pte Ltd reserved the rights of all final decisions.

### I/We hereby agree to the terms & conditions of Endless Drive Pte Ltd (ROC: 201614923W)

Starting Date/Time: 10.00am 07/04/19	Total Fees: \$900.00
Ending Date/Time: 17.00pm 12/04/19	Deposit(Refundable): -

Vehicle Out		Vehicle In	
 	 	 	 
Car Returned Date/Time:		Deposit refund: -	

&gt; Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print 31 Dec 2018 /  
Date/Time : 14:18:18  
Receipt 31 Dec 2018 /  
Date/Time : 14:18:18

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-181231-001419

Previous Receipt No. :

**S/N Item Description/  
Business Transaction  
Reference No.**

Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
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Result of Insurance Enquiry - GZ1296L

As at 29 Dec 2018/13:45:00

Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE)

PTE LTD

1 Insurance Enquiry - GZ1296L

Enquiry Fee

20181231141656546298

7.00	0.49	7.49
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**Sub-Total**

7.00	0.49	7.49
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**Total Before Rounding**

7.00	0.49	7.49
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**Rounding Difference**

0.04

**Total Amount Payable**

7.45

Paid By

xxxxxxxxxxxx1529 Credit Card:  
Visa/MasterCard

7.45

Total

7.45

Cash Change

0.00

Tendered Amount

7.45

Excess Refundable

0.00

Amount

0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.