

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

"We/I, **SMRT AUTOMOTIVE SERVICES 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\$1,870.00** (Global Sum – all in) for vehicle no. **SHB 1132R** that was damaged pursuant to the accident which occurred on **17/01/2019** (date) along **LOWER DELTA ROAD** (location) involving vehicle no/s **SLK 3985M**. This is pursuant to the inspection conducted on **18/01/2019** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **SMRT TAXIS PTE LTD** ("the third party claimant") of vehicle no. **SHB 1132R** 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 **SHB 1132R** (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 22 (day) of April (month) **2020** (year)



OHJ

Signed by appointed surveyor



Signed by "the workshop" (with chop)

\*\*\* This Discharge Voucher applies only to the claimant's claim or 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 out of the subject matter in this action.

**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, **SMRT TAXIS PTE LTD** (the third party claimant") of **60 WOODLANDS INDUSTRIAL PARK E4 (S)757705** (address), owner of **SHB 1132R** (vehicle no.) hereby authorize **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no **SHB 1132R** that was damaged pursuant to the accident which occurred on **17/01/2019** (date) along **LOWER DELTA ROAD** (location) involving vehicle no/s **SLK 3985M** ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of **SMRT TAXIS PTE LTD**.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

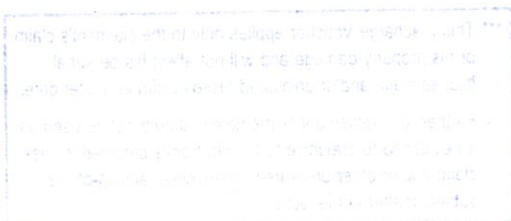
Dated this 22 (day) of April (month) 2020 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)



## **Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)**

**From:** Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>  
**Sent:** 07/03/2019 11:57  
**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis); Poh Kin (LKKAuto)  
**Cc:** CS A Team; Admin A  
**Subject:** RE: LOD Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg \*\*\* LKK REF: CC3/AIG19001351/Jfa3  
**Attachments:** TAX 01 19 2085.pdf

‘WITHOUT PREJUDICE’  
SAVE AS TO COSTS

Dear Lee Gek.

Thank you for your email.

Please note that: -

LKK ref	Officer in charge
CC3/AIG19001351/Jfa3	Poh Kin – 6841 2132

Our respective case handler will look into the matter and revert to you in due course.

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)

**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>  
**Sent:** Thursday, 7 March, 2019 11:38 AM  
**To:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** LOD Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg

Dear All,

We quantify our own losses as follows:-

Cost of Repair	\$3000.00
Loss of Rental	\$735.63 ( 5.5 days x \$133.75 )
LTA Search Fee	\$7.00
<b>Total</b>	<b>\$3742.63</b>





Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



SMRT Automotive Services Pte Ltd  
251 North Bridge Road Singapore 179102  
Tel: 65 63311000 Fax: 65 63340247

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV190200107  
Date : 14.02.2019  
Vehicle No. : SHB1132R  
Your Ref No. : TAX/01/19/2085  
Our Ref No. : 24099728  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 3,000.00

GRAND TOTAL \$ 3,000.00

Remark :

Make/Model : TOYOTA PRIUS  
Accident Date : 17.01.2019

N.B. Payment by cheque should be crossed and  
made payable to 'SMRT Automotive Services Pte Ltd'.  
No receipt will be issued unless requested.

Authorised Signature  
for SMRT Automotive Services Pte Ltd



SMRT Taxis Pte Ltd

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/01/19/2085

From: SMRT Taxis Pte Ltd

Date: 30/01/2019

**ACCIDENT INVOLVING SHB 1132R & SLK 3985M ON 17/1/2019 ALONG LOWER DELTA RD (NEAR BUKIT PURMEI AVE)**

This is to confirm that the daily rental rate for SHB 1132R is \$133.75 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely  
SMRT TAXIS PTE LTD



for Manager



## Laid Up Report

Accident Start Date : 01/01/2019

Accident End Date : 28/02/2019

Date Generated : 28/02/2019

User Name : LeeGek

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/01/19/2085	SHB1132R	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24099728	17/01/2019 3:34 PM	23/01/2019 8:39 AM

## 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 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 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	17/01/2019 15:18
Date Of Accident	17/01/2019 14:15
Exact Location Of Accident	LOWER DELTA ROAD(NEAR BUKIT PURMEI AVE)
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SHB1132R
<b>Insured/Policyholder</b>	
Name Of Registered Owner	SMRT TAXIS PTE LTD
Co Reg No	198905369K
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-80000000

### Vehicle Particulars

Manufacturer	TOYOTA
Model	PRIUS TAXI-1.8 (A)
Exact Purpose for which vehicle was being used at time of accident	HIRE AND REWARD
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	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	D-18090213MFSH
Cover Note Number	

### Driver

Name of Driver	CHEW YEW CHOON
NRIC No	S1534407E
Date Of Birth	02/04/1962
Occupation	OUTDOOR
Date Of Driving Pass	19/05/1981
Driving Experience	37 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-80000000
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address 11  
 Postcode  
 Was driver an employee of the Insured's Company NO  
 If No, Relationship of the Driver with the Insured OTHER - HIRER  
 Vehicle Registration Number of Driver's Own Vehicle -  
 Vehicle -  
 Insurance Company of Driver's Own Vehicle -

#### General Information of the Accident

Type Of Accident SIDE SWIPE  
 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) 3  
 Passenger 1 NAME: : UNKNOWN  
 GENDER: : MALE  
 Passenger 2 NAME: : UNKNOWN  
 GENDER: : FEMALE

#### 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

I WAS TRAVELLING ALONG LOWER DELTA ROAD TOWARDS VIVO CITY WITH 2 PASSENGERS ON BOARD. I WAS TRAVELLING STRAIGHT IN THE THIRD LANE, WHEN A VEHICLE SLK3985M WHICH WAS TRAVELLING ON MY LEFT CUT TOWARDS MY LANE ABRUPTLY AND COLLIDED ONTO THE LEFT FRONT PORTION OF MY TAXI.

#### Attachment(s)

Are accident photos available for attachment? YES  
 Was there any video captured by Car Camera? NO  
 Was there any audio recorded? NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SLK3985M  
 Vehicle Make/Model/Colour  
 Details Of Properties  
 Vehicle Category PRIVATE HIRE  
 Name of Driver NEO KAN WATT  
 NRIC/Passport Number S1373488G  
 Contact Number  
 Address





**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.



Policyholder's Signature  
Date & Time:

*[Signature]*  
17/1/19

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

*[Signature]*  
17/1/2019

Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:






Date: 17/1/2019.

Our Ref. No.:

### Letter of Authorisation

I, CHEW YEW CHUAN (NRIC No.: S1534407E) the registered hirer / relief driver / taxi share driver of SMRT taxi registration number SAB1132R hereby authorise **SMRT Automotive Services Pte Ltd** ("AutoSvs") to deal with all matters arising out of the accident between my taxi and SLK 3985 M happened on 17/1/19 2.15pm. along LOWER DELTA ROAD (the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name: CHEW YEW CHUAN Signature:   
NRIC No.: S1534407E  
Tel No.: 97573920  
Address: 510, WOODLANDS DR. 14  
#12-47 (730510)

**Enquire Transaction History**

## Transaction History Details

Log Date/Time:	18 Jan 2019 / 09:01:16	Transaction Amount:	\$7.49
Asset Type:	Vehicle		
Asset ID:	SLK3985M		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20190118090116002702

Search Date / Time: 17 Jan 2019 14:15:00  
Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.  
Information displayed is correct as at the log date and time.

Enquire Related Logs

OK





Auto  
Consultants  
Pte Ltd

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

27 AUGUST 2019

**123 LEASING PTE LTD  
210 TURF CLUB  
#LOT THE GRANDSTAND  
SINGAPORE 287995**

Dear Sir/Madam,

**OUR REF : CC3/AIG19001351/Jha3  
YOUR REF : SLK 3985M**

**ACCIDENT INVOLVING SLK 3985M AND SHB 1132R ALONG LOWER DELTA ROAD  
ON 17.01.2019**

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

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SHB 1132R against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

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

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 defense, please reply to us within 10 days from the date of this letter.

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 AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG 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.



Auto  
Consultants  
Pte Ltd

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

In the event of receiving and handling of any third party injury claim(s), AIG 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 2096 or email us at [vicalph@lkkauto.com](mailto:vicalph@lkkauto.com).

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

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Vic Alpeh', with a long, sweeping underline.

Vic Alpeh  
*Case Handler*  
DID: 6841 2096  
FAX: 6741 4108  
Email: [vicalph@lkkauto.com](mailto:vicalph@lkkauto.com)

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

## Vic (LKKAUTO)

---

**From:** Vic (LKKAUTO)  
**Sent:** Wednesday, 18 December, 2019 10:35 AM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** RE: Your Ref: 1552228077SG-003 - ACCIDENT INVOLVING VEHICLES SLK 3985M AND SHB 1132R ON 17/01/2019 - LKK REF CC3/AIG19001351/Jha3

Dear Bennie,

We refer to your below email and the contents were noted.

We will maintain as instructed.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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**From:** Tan, Bennie-WZ [mailto:Bennie-WZ.Tan@aig.com]  
**Sent:** Wednesday, 18 December, 2019 10:23 AM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: Your Ref: 1552228077SG-003 - ACCIDENT INVOLVING VEHICLES SLK 3985M AND SHB 1132R ON 17/01/2019 - LKK REF CC3/AIG19001351/Jha3

Hi Vic

Reference to our earlier tele-conversation.

Both parties' account on this accident are clearly conflicting since there is no conclusive evidences available (i.e. video etc). Referring TP's email and their scene photo (See below), it is evident that TPV was not travelling straight along lane 2 but rather changing from the lane on the right (i.e. 3<sup>rd</sup> lane from the left).

In view of the above, please maintain our position of 50% which is fair and reasonable. Separately, we understand that OI is counterclaiming via their lawyer, R.S Solomon LLC. There is also a section 2 excess applicable (i.e. \$2k subj to GST) under OI's policy.



Thank you.

Best Regards

**Bennie Tan**  
**AIG**

Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Vic (LKKAUTO) [<mailto:vic@lkkauto.com>]

**Sent:** Tuesday, November 12, 2019 12:11 PM

**To:** Tan, Bennie-WZ

**Cc:** Admin A; Vic (LKKAUTO)

**Subject:** [EXTERNAL] Your Ref: 1552228077SG - ACCIDENT INVOLVING VEHICLES SLK 3985M AND SHB 1132R ON 17/01/2019 - LKK REF CC3/AIG19001351/Jha3

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

Dear Bennie,

We refer to the subject matter.



This is a conflicting version, where both drivers reported that the other vehicle cut lane. There was no video footage available, however, TP provided scene photos. We have not received any feedback from Insured till date.

As such, we offer for a 50/50 settlement to the TP repairer but was rejected. TP repairer insisted on a 100% claim on their favour (see attached email).

Please advise your view on the matter as TP is willing to go GIA for this case.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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## Vic (LKKAuto)

---

**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>  
**Sent:** Friday, 24 April, 2020 3:10 PM  
**To:** Vic (LKKAuto)  
**Cc:** Admin A; Jasper Chua (LKK Auto)  
**Subject:** Returned of DV Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg \*\*\* LKK REF: CC3/AIG19001351/Jha3  
**Attachments:** img-424143540-0001.pdf

Dear Vic,

We attach the duly signed DV and ATA for your necessary action. Please let us have AIG's cheque for \$1,870.00 payable to **SMRT TAXIS PTE LTD**. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)  
Claims Department  
SMRT Automotive Services Pte Ltd



---

**From:** Vic (LKKAuto) [mailto:vicalpeh@lkkauto.com]  
**Sent:** Tuesday, April 7, 2020 9:40 AM  
**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)  
**Cc:** Admin A; Vic (LKKAuto); Jasper Chua (LKK Auto)  
**Subject:** RE: URGENT / LAST ATTEMPT Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg \*\*\* LKK REF: CC3/AIG19001351/Jha3

Without Prejudice

Dear Lee Gek,

We refer to our below email.

For your acceptance please.

Thank you.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation in Singapore.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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---

**From:** Vic (LKKAuto)

**Sent:** Wednesday, 18 December, 2019 10:53 AM

**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

**Cc:** Admin A; Vic (LKKAuto)

**Subject:** RE: URGENT / LAST ATTEMPT Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg \*\*\* LKK REF: CC3/AIG19001351/Jha3

Without Prejudice

Dear Lee Gek,

We refer to your below email.

Please be informed that our principal, after reviewing the matter, still will maintain their position on the matter. Our principal is in the view that this is clearly a conflicting version since there is no conclusive evidence available. The scene photo that has been provided, based on our principal's point of view, is evident that your client was not travelling straight along the lane but rather changed lane from the right. See below photo.



As such, we would like to maintain our offer on a 50/50 basis at a global sum of \$1,870.00 (all in) to settle your client's claim.

If agreeable, kindly chop and sign the attached DV and ATA and forward back a copy to us for payment processing.

The above amount is to be made payable to **SMRT TAXIS PTE LTD**.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:LeeGek@smrt.com.sg>]

**Sent:** Tuesday, 12 November, 2019 12:01 PM

**To:** Vic (LKKAuto)

**Cc:** Admin A

**Subject:** URGENT / LAST ATTEMPT Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg \*\*\* LKK REF: CC3/AIG19001351/Jha3