

INS. CASE OWNER

Jas Tan

CC 4, Asm 190 10286, K1pa39

LKK:
IDAC:

120801

Surveyor:

Kam

DOI:

ASSIGNMENT

11-6-19

Date Time

11/6/2019

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No. :

SFH 6111K

Claim No. :

59m0126P

Name of Insured :

RAVINDRAN SLOM RAJOO

Policy No. :

Insured Tel No. :

HP:

Make / Model :

Excess Sec II :SS

D.O.A.:

9/6/2019

Place of Accident :

Is driver the owner?

(YES / NO)

Nature of Accident :

If NO, Driver Name / Age :

Daniel Dharshan Ravindran

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No. :

(V/L: YES / NO)

Insured Liability :

%

Final ? Yes / No

She 3718 H



INSRS:

WSP:

Tel :

Liability :

RMKS:

Cohologans



INSRS:

WSP:

Tel :

Liability :

RMKS:



INSRS:

WSP:

Tel :

Liability :

RMKS:



INSRS:

WSP:

Tel :

Liability :

RMKS:

Date/ Time

She 3718 H - car / 10113010004 / K1pa39 ; WA. 9/6/2019

SFH 6111K - X

11/6 DINR - sent out let letter.

19/6/19 ✓ OI GIA in SC.

26/8/19 - file → Su Li send PS-Au

29/8/19 - file pass to MK to close.

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA :

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(W)

(Agreed / Assessed) BOLA S/N No.:

27.

If NO or B 28, Ass. Lia :

Repair Cost:

S\$

1123.50

Loss of Rental (LOR):

S\$

276.68

(

2.5 days) X \$

110.67

Loss of Use (LOU):

S\$

-

(\$

x 2.5 days)

Loss of Income (LOI):

S\$

125.00

(\$

x 2.5 days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOU ☐

[Tick only one]

GIA/LTA Search

S\$

7.49

Medical:

S\$

-

Disbursement:

S\$

-

(e.g. Tow/ Independent)

Legal Cost

S\$

-

Total:

S\$

1572.67

Global Sum S\$: 1530.00

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

1530.00

Name 1:

ComfortBelign Engineering Pte Ltd

Gillman

Payee 2: (Strike if N/A.)

S\$

Name 2:

Payee 3: (Strike if N/A.)

S\$

Name 3:

Team: ARC Repair TP(CLSO)1

JOB CARD

Sales Order:

JC NO: 305302315

OWNER:

IS: COMFORT TRANSPORTATION PTE LTD

7010045

OWNER NO: 383 SIN MING DRIVE
Singapore SINGAPORE 575717
65508755

(P)

(P)

CURT CARD NO

AXA

REGN NO:

SHC3718H

MILEAGE

MAKE:

HYUNDAI

FUEL

E 1/2 F

MODEL:

I-40

DATE/TIME IN

10.06.2019 14:35

VR OF MANU

07.08.2014

TARGET DATE

CHASSIS CODE

KMHLB41UMEU056299

COMPLETION DATE/TIME

JOB DESCRIPTION

Accident Date: 09.06.2019

NATURE: 3P 09.06.2019

S/NO LABOR CODE DESCRIPTION



BOOKED & PASSED OUT BY:

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

Redemption Slip

Exit Pass

No: SHC3718H

LKE

Vehicle No:

SHC3718H

Signature/Date

Signature/Date

Name of Service Advisor

Date

Returned to Service Reception upon collection

To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHC 3718H

DATE 10/6/2019 17:03

MAKE :

MODEL : HYUNDAI i40

Qty	Parts Description/ Labour	Type	Unit Price	Amount	
	Rear Bumper ✓			\$ 553.00	
	Rear Bumper Clip 10 pcs ✓			\$ 22.00	
	Rear Bumper Under Cover ✓			\$ 228.00	
	SUB TOTAL			\$ 803.00	
	LESS 20%			\$ 160.60	
	DISCOUNTED TOTAL			\$ 642.40	
	Rear Bumper Rubber Mat ✕			\$ 50.00	Nett
	Rear Bumper Advertisement Logo ✓			\$ 50.00	Nett
	Rear Fender Advertisement Logo (LH/RH) ✓		\$ 100.00	\$ 200.00	Nett
				\$ 300.00	
	Labour Charge				
	Panel Beating			\$ 400.00 ²⁰⁰	
	Spray Painting Charge			\$ 300.00 ²⁰⁰	
	Wiring Charge			\$ 30.00 ✕	
	Remove/Refix Reverse Sensor			\$ 80.00 ✕	
	TOTAL LABOUR			\$ 810.00	
	ESTIMATE TOTAL			\$ 1,752.40	
<p> <i>Kelvin (KRC)</i> <i>11/6/19 11:10h</i> <i>2 hrs</i> <i>45</i> <i>After Repair</i> </p>					
<p> <i>AXA</i> </p>					
<p> This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company. </p>					

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHC 3718H

DATE 10/6/2019 17:03

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MODEL : HYUNDAI i40

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	SUB TOTAL			\$ 803.00
	LESS 20%			\$ 160.60
	DISCOUNTED TOTAL			\$ 642.40
	Rear Bumper Rubber Mat			\$ 50.00
	Rear Bumper Advertisement Logo			\$ 50.00
	Rear Fender Advertisement Logo (LH/RH)		\$ 100.00	\$ 200.00
				\$ 300.00
	Labour Charge			
	Panel Beating			\$ 400.00 200
	Spray Painting Charge			\$ 300.00 200
	Wiring Charge			\$ 30.00 X 2
	Remove/Refix Reverse Sensor			\$ 80.00 X 2
	TOTAL LABOUR			\$ 810.00
	ESTIMATE TOTAL			\$ 1,752.40

Kelvin (Kee)
 11/6/19 11:10h
 2 hrs
 4/5
 Althe Reynolds

• This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Acknowledged by Repairer
 Signature:
 Date:

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 18 July 2019 9:21 AM
To: Ravi Rajoo
Subject: RE: ACCIDENT INVOLVING SFH 6111K(AXA) AND SHC 3718H ALONG/AT SLIP RD FROM CMMWTH AVE WEST TOWARDS CLEMENTI AVE2 ON 09/06/2019

Hi Mr Ravindran,

Received with thanks.

We will proceed to resolve the matter at our best.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Ravi Rajoo <ravirajoo@ymail.com>
Sent: Tuesday, 16 July 2019 11:33 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SFH 6111K(AXA) AND SHC 3718H ALONG/AT SLIP RD FROM CMMWTH AVE WEST TOWARDS CLEMENTI AVE2 ON 09/06/2019

Hi Hsiao Tong,
after the last time you had contacted me, I had gone to Borneo Motors and reported the accident (see attached). Borneo Motors should have the photo's also. Subsequently, I received a letter from the Traffic Police requesting we make a police report, and that was done also - see attached.

I understand my NCD will be affected because of this claim. Please call me at 96743634 if there's anything else I need to do.

Thanks

Ravindran Rajoo

On Wednesday, July 10, 2019, 2:04:51 PM GMT+8, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

10 JULY 2019

MR RAVINDRAN S/O M RAJOO / MR DANIEL DHARSHAN RAVINDRAN

Dear Sir/ Mdm

OUR REF : CC4/ASM19010286/K1pa3// S9M01Q6P

YOUR REF : SFH 6111K

ACCIDENT INVOLVING SFH 6111K(AXA) AND SHC 3718H ALONG/AT SLIP RD FROM CMMWTH AVE WEST TOWARDS CLEMENTI AVE2 ON 09/06/2019

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 Pte Ltd to deal with the third party claim against your policy.

We have received a third party claim(s) from COMFORTDELGRO ENGINEERING PTE LTD acting on behalf of the owner of SHC 3718H against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as it is a head-to-rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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

As Insurers, they 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 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 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)
- Copy of the letter of authorization
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

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), we 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 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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



SINGAPORE POLICE FORCE



T/20190629/2068

1 of 3

Police Station Of Origin:
Clementi N.P.C
20 Clementi Avenue 5 SINGAPORE 129858
Tel No: 1800-8729999

Report No. T/20190629/2068

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 29/06/2019 13:00		Vide Report No.:		Station Diary No.: 64	
Informant's Particulars					
Name of Informant: DANIEL DHARSHAN RAVINDRAN			Address: APT BLK 336 CLEMENTI AVENUE 2 #04-32 SINGAPORE 120336		
ID Type / ID No.: NRIC NO / T0019566E			Contact No.: Home/Office: Mobile: 94517732		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 19	Date of Birth: 05/06/2000	Type of Informant: Driver		
Race: Indian			Language: English		Institution / School Name:
Occupation: Student			Driving Licence Information: Class: 3A Date of Expiry:		

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 09/06/2019 23:15	Type of Location: Y-Junction
Location: Junction of Road 1 and Road 2 COMMONWEALTH AVENUE WEST CLEMENTI AVENUE 2 Commonwealth Avenue West towards Ghim Moh				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: Dual Carriage Way		Traffic Control: Pedestrian Crossing	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SFH8111K	Car	TOYOTA	Corolla Altis	White	Slightly Damaged	0
SHC3718H	Car	HYUNDAI	I40	Blue	Slightly Damaged	1

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20190629/2068

2 of 3

Police Station Of Origin:

Clementi N.P.C

20 Clementi Avenue 5 SINGAPORE 129858

Tel No: 1800-8729999

Report No. T/20190629/2068

CONTINUATION OF REPORT

Driver			
Name	DANIEL DHARSHAN RAVINDRAN		ID No. T0019566E
Related Vehicle	SFH6111K (Car)		Contact No. 94517732
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date Class: 3A Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver			
Name	TAY BAK SONG		ID No. S1463687J
Related Vehicle	SHC3718H (Car)		Contact No. NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date Class: 3,4,5 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On the 09/06/2019 at about 2315hrs, I was driving my father's car with the registration plate number, SFH6111K at along Commonwealth Ave West as I was going home. As I reach the slip road of Commonwealth Ave West turning into Clementi Avenue 2. I had slowed down and whilst I was slowing down, I glanced over my right shoulder for my any oncoming cars towards Clementi Avenue 2.

When I was slowing down and looking right, I accidentally bumped into the rear bumper of the taxi with the registration plate number, SHC3718H that was right in front of me. When I bumped on to the taxi, the taxi had already stopped in the slip road.

When the accident happened, I could not see any visible damages to the rear bumper of the said taxi and also the front bumper of car, SFH6111K. I also wished to further add that no one was injured when the minor accident occurred.

On the 28/06/2019 at about 1445hrs, I received a phone call from my father informing me that I need to lodge a report on the accident that I had encountered with a taxi, SHC3718H. My father then sent me the image from the letter from Traffic Police that I am needed to lodge a traffic accident report as the taxi driver had injured himself.



**SINGAPORE
POLICE FORCE**



T/20190629/2068

Police Station Of Origin:
Clementi N.P.C
20 Clementi Avenue 5 SINGAPORE 129858
Tel No: 1800-8729999

3 of 3

Report No. T/20190629/2068

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Signature Of Officer Recording The Report:
D /
Sgt 3 JASMI BIN JUMA'AT

Signature Of Informant:

Signature Of Interpreter:
Not applicable

Date/Time:
29/06/2019 13:00

Officer In Charge Of Case:
TP / AEIT /
Sr Staff Sgt ONG YONG HOCK
Contact No.: 65476436

Classification Of Case:

Authenticat
NP188



SINGAPORE
POLICE FORCE

SN 37

SIGNATURE



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE
6 Raffles Quay #18-00 Singapore 048580
Tel (65) 6724 0010 Fax (65) 6724 0020
Operating Hours: Monday to Friday, 09:00 - 17:00
UTR: S65500289 / GST Reg. No.: M600012735

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No : WCB 619070402 Vehicle Registration No : SNL 576 H

Name (as shown in NRIC) : Tay Bak Sang NRIC/FIN/Passport No : _____

(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate

Address : _____ Singapore ()

Contact (Tel) : _____ Mobile No. : _____

Email Address : _____

Date of Accident : 9/6/19 Time of Accident : 2305h

Place of Accident : Cwealth Ave USF

Insurance Company : First Capital Insurance Limited

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

submit police report

Policyholder / Driver's Signature

Date: 14/6/19

Reporting Centre Personnel's Signature

Name: _____



**SINGAPORE
POLICE FORCE**



T/20190611/2010

1 of 3

Police Station Of Origin:
Clementi N.P.C
20 Clementi Avenue 5 SINGAPORE 129858
Tel No: 1800-8729999

Report No. T/20190611/2010

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 11/06/2019 03:33		Vide Report No.:		Station Diary No.: 24	
Informant's Particulars					
Name of Informant: TAY BAK SONG			Address: APT BLK 342 CLEMENTI AVENUE 5 #04-176 SINGAPORE 120342		
ID Type / ID No.: NRIC NO / S1463687J			Contact No.: Home/Office: Mobile: 97587850 97587836		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 57	Date of Birth: 10/09/1961	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: Taxi driver			Driving Licence Information: Class: 3,4,5		Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 09/06/2019 23:05	Type of Location: Y-Junction
Location: Along Road 1 Traveling Toward Road 2 COMMONWEALTH AVENUE WEST CLEMENTI AVENUE 2 Clementi Avenue 2 towards Clementi Road				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Dual Carriage Way		Traffic Control: Pedestrian Crossing		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SFH6111K	Car	TOYOTA	Altis	White	Slightly Damaged	0
SHC3718H	Car	HYUNDAI	i40	Blue	Slightly Damaged	1

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20190611/2010

2 of 3

Police Station Of Origin:

Clementi N.P.C

20 Clementi Avenue 5 SINGAPORE 129858

Tel No: 1800-8729999

Report No. T/20190611/2010

CONTINUATION OF REPORT

Driver				
Name	DANIEL DHARMASHAN RAVINDRAN		ID No.	T0019566E
Related Vehicle	SFH6111K (Car)		Contact No.	NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: 3A Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL
Driver				
Name	TAY BAK SONG		ID No.	S1463687J
Related Vehicle	SHC3718H (Car)		Contact No.	97587850
Hospital/Clinic	CHANGI GENERAL HOSPITAL		Class of Driving Licence & Expiry Date	Class: 3,4,5 Date of Expiry: NIL
Date Treatment	10/06/2019		Date Discharge	10/06/2019
No. of Days granted Medical Leave	NIL		Degree of Injury	Slight

Brief Details.

On the 09/06/2019 at about 2300hrs, I was driving along Commonwealth Avenue West towards Ghim Moh. When I reach near the junction of Commonwealth Avenue West, I keep left before filtering into Clementi Avenue 2 towards Clementi Road. When I reached the give way line, I stopped my vehicle, SHC3718H (Blue Hyundai i40 Comfort Taxi) to look out for incoming vehicles when suddenly a White Colour Toyota Corolla Altis, SFH6111K hit my taxi from the rear while I was stationary.

We then got out of individual vehicle and we checked both of vehicle and exchange our particulars.

On the 10/06/2019 at about 1435hrs, I went to lodge a GIA report with Comfort Delgro Engineering after which I told them I need to go for a medical check-up as I have pain on my right shoulder.

On the 10/06/2019 at about 2000hrs, I went to Changi General Hospital for a medical check-up and got 3 days of medical leave for neck and shoulder strain.



**SINGAPORE
POLICE FORCE**



T/20190611/2010

3 of 3

Police Station Of Origin:
Clementi N.P.C
20 Clementi Avenue 5 SINGAPORE 129858
Tel No: 1800-8729999

Report No: T/20190611/2010

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:

D /

Sgt 3 JASMI BIN JUMA'AT

Signature Of Interpreter:

Not applicable

Officer In Charge Of Case:

TP / AEIT /

Sr Staff Sgt ONG YONG HOCK

Contact No.: 65476436



SINGAPORE
POLICE

Authentication Stamp

NF168

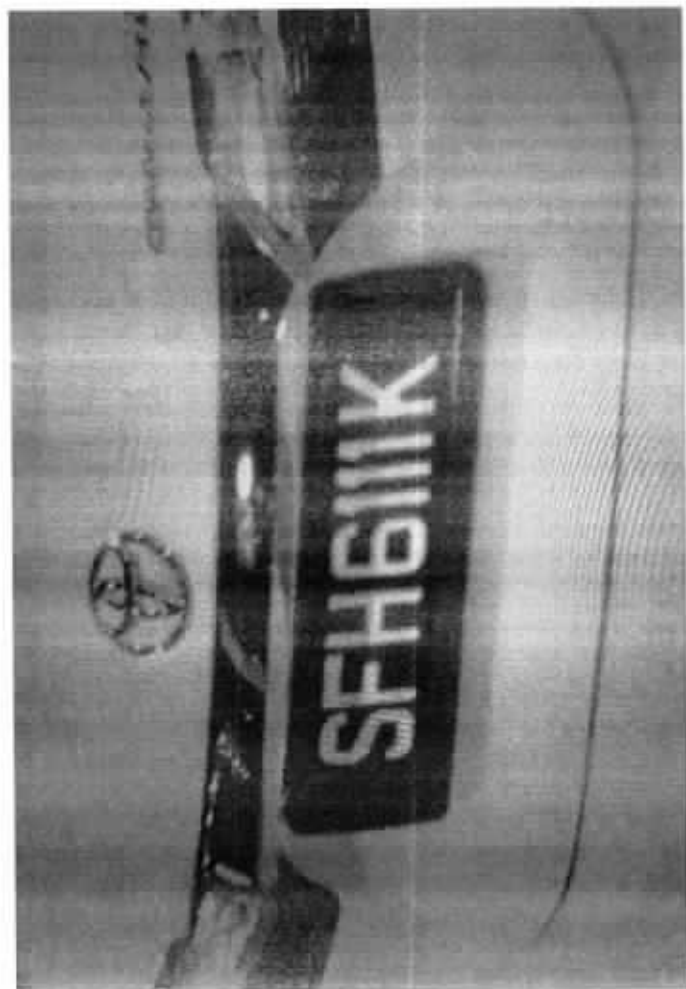
SIGNATURE

Signature Of Informant:

Date/Time:

11/06/2019 03:33

Classification Of Case:



Hsiao Tong (LKKAUTO)

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Monday, 5 August 2019 1:53 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: Your Ref: T 0619/ SHC3718H/ WT(st) *Our Ref: CC4/ASM19010286/K1pa3 [ACCIDENT INVOLVING SFH 6111K(AXA) & SHC 3718H ON 09/06/2019]

Without Prejudice.

Dear Hsiao Tong

We accept your global offer. Kindly forward your D.V.

Thank you.

Best Regards
William Tan
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148737 | Fax : 62141843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Monday, 5 August 2019 12:45 PM
To: William Tan Thoo Seng <williamtan@cdge.com.sg>; Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Subject: Your Ref: T 0619/ SHC3718H/ WT(st) *Our Ref: CC4/ASM19010286/K1pa3 [ACCIDENT INVOLVING SFH 6111K(AXA) & SHC 3718H ON 09/06/2019]

Your Ref: **T 0619/ SHC3718H/ WT(st)** **Without Prejudice**
Our Ref: CC4/ASM19010286/K1pa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SFH 6111K(AXA) & SHC 3718H ON 09/06/2019

We refer to the above matter.

We propose settlement at a global sum of \$1,530.00(all-in).

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Our Ref : T 0619/ SHC3718H /WT(st)

Your Ref :

Date : 26-Jun-19

AXA Insurance Pte Ltd
8 Shenton Way
#24-01, AXA Tower
Singapore 068811

Attn : Motor Claims Department

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
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: 198506488

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
Yishun Industrial Park A
Singapore 758732

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHC3718H YOUR INSURED SFH6111K
AND OTHER ON 09.06.19

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor vehicle No : **SHC3718H** 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 : **SFH6111K** we are submitting these claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 1,123.50
2	3 days Loss of Rental @ \$ 110.67 per day	\$ 332.01
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	GIA / LTA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing Fees	\$ -
Sub Total :		\$ 1,463.00

HIRER'S CLAIM

7	3 days Loss of Income @ \$ 80.00 per days	\$ 240.00
Total Claims:		\$ 1,703.00

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

- Original repair bill and photocopies of photographs 4 pcs
- LTA search slip/s of : SFH6111K
- GIA / Police report/s of : SHC3718H
- Letter of authority from owner / hirer / operator
 - (X) Photocopies of Accident Scene Photo/s () Towing receipts
 - () Witness statement/s (x) Rental Rate letter (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

William Tan

CDGE Claims Department

Tel: 6214 8737 Fax : 6214 1843 Email : williamtan@cdge.com.sg

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 10 July 2019 2:05 PM
To: RAVIRAJOO@YMAIL.COM
Subject: ACCIDENT INVOLVING SFH 6111K(AXA) AND SHC 3718H ALONG/AT SLIP RD FROM CMMWTH AVE WEST TOWARDS CLEMENTI AVE2 ON 09/06/2019

10 JULY 2019

MR RAVINDRAN S/O M RAJOO / MR DANIEL DHARSHAN RAVINDRAN

Dear Sir/ Mdm

OUR REF : CC4/ASM19010286/K1pa3// S9M01Q6P

YOUR REF : SFH 6111K

ACCIDENT INVOLVING SFH 6111K(AXA) AND SHC 3718H ALONG/AT SLIP RD FROM CMMWTH AVE WEST TOWARDS CLEMENTI AVE2 ON 09/06/2019

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 Pte Ltd to deal with the third party claim against your policy.

We have received a third party claim(s) from COMFORTDELGRO ENGINEERING PTE LTD acting on behalf of the owner of SHC 3718H against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as it is a head-to-rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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

As Insurers, they 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 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 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)
- Copy of the letter of authorization
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

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), we 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 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING
ALONGI 40 SHC3718H , SFH6111K
C'WEALTH AVE WEST >> CLEMENTI AVE 2

ON 09-Jun-19 23:05

I / We

TAY BAK SONG

(Hirer) NRIC No.: S1463687J

and/or

(Relief) NRIC No.:

Taxi Number

SHC3718H

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

10-Jun-2019

Name of Hirer
Hirer NRICTAY BAK SONG
S1463687J

Signature :



Address

342 CLEMENTI AVENUE 5 #04-176
120342

Contact No.

97587830



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SFH 6111K	(Insd veh)	Model: HYUNDAI i40
	SHC 3718H	(TP veh)	
Date of Accident/ Time:	09/06/2019		

Repair Estimate	\$	1875.07	
Final Repair Cost	\$		
Loss of Use	\$		days at \$ per day
Rental (if any)	\$		days at \$ per day
LTA / GIA Search Fee	\$		
Others:	\$		
	\$		
Final Settlement Sum (Global Sum)	\$	1,530.00	
Payee Name : COMFORTDELGRO ENGINEERING PTE LTD			
Is Third Party Workshop GIA Registered? [X] YES [] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:		Agreed Liability _____ (%)
B)	For GIA Registered Workshop:		BOLA Applicable: Yes/ No BOLA Scenario No: 27
	BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)	/
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp	Signature of Witness / Workshop stamp (if applicable)
Name of Representative: COMFORTDELGRO ENGINEERING PTE LTD	Name of Witness: COMFORTDELGRO ENGINEERING PTE LTD
Date: 26-8-19	Date: 26-8-19
	
Signature of AXA's surveyor/representative:	
Name of AXA's surveyor /Representative:	
Date: 29/19	

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

A member of COMFORTDELGRO

GST REG. NO. M2-8921817-3

ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 571701
Mainline + 65 6383 4280 Facsimile + 65 6280 9755
Workshops

<http://www.sagepub.com>

50 Loyang Drive Singapore 506668
283 Sin Ming Drive Singapore 575117
45 Pandan Road Singapore 605006
220 Ubi Road 3 Singapore 408663

COMPANY REG. NO.: 199506048W
Page: 1

TAX INVOICE

8010010

AXA INSURANCE PTE LTD

8 SHENTON WAY AXA TOWER #24-01
SINGAPORE 068811

CONTACT NO: 63387288

VEHICLE NO.

SHC3718H

MAKE

HYUNDAI

MODEL

I-40

DATE OF REG

07.08.2014

CHASSIS CODE

KMHLB41UMEU056299

NO/DATE

91450601 20.06.2019

JOB NO. _____

JOB NO:
305302315

ODOMETER READING

JOB TYPE

Description : 3P 09.06.2019

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	1,050.00
Add GST @ 7.000 %	73.50
Total Invoice amount	1,123.50

Issued by : CHEWBEELENG 20.06.2019 15:01:29
Repair Type : CLSO/57/57
Payment Type/Term : /Credit 30 days

Issued by : CHEWBEELING 20.06.2019 15:01:29

Repair Type	: CLS0/57/57
-------------	--------------

Payment Type/Term : /Credit 30 days

ComfortDelGro Engineering Pte Ltd

A member of COMFORT DELCRO

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/CHO No.

Our Ref: CT19060219

Date: 20 June 2019



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 09/06/2019 @ 23:05 hrs
ALONG C'WEALTH AVE WEST >> CLEMENTI AVE 2
INVOLVING SFH6111K

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 **SHC3718H** (the "Taxi"). The Taxi was hired to **TAY BAK SONG IC NO S1463687J** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.67** 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 Insurance Details

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SFH6111K	09 Jun 2019 / 23:05:00	Successful	A12	AXA INSURANCE PTE LTD

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

SNC 37184



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM19010286/K1pa3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811			Date : 17-09-2019	
ATTN:JAS TAN			Code : ASM	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SFH 6111K	Veh. Inspected	SHC 3718H	
Policy No.	VA1/GA339102	Coverage (\$)	0.00	
Claim No.	S9M01Q6P	Excess (\$)	0.00	
Assign From		Assign Date	11/06/2019	
2. Vehicle Particulars & Condition				
Make & Model	HYUNDAI I40	c.c	1685	
Engine No.	HIDDEN	Year of Reg.	2014	
Chassis No.	KMHLB41UMEU056299	Colour	BLUE	
Odometer	311964	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	FAIR			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	205/60 R16	WEST LAKE	7 mm	
L/H Front Tyre	205/60 R16	WEST LAKE	7 mm	
R/H Rear Tyre	205/60 R16	WEST LAKE	7 mm	
L/H Rear Tyre	205/60 R16	WEST LAKE	7 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	09/06/2019	Inspection Date	11/06/2019	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		2 Working Days		

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 3718H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	REAR BUMPER (CONSISTENT)	DEFORMED	553.00	553.00
10	REAR BUMPER CLIP (CONSISTENT)	NECESSARY	22.00	22.00
1	REAR BUMPER UNDER COVER (CONSISTENT)	CUT	228.00	228.00
	LESS 20% DISCOUNT		-160.60	-160.60
			642.40	642.40
<u>SPECIAL NETT ITEMS</u>				
1	REAR BUMPER RUBBER MAT (SN) (CONSISTENT)	NOT NECESSARY	50.00	-
1	REAR BUMPER ADVERTISEMENT LOGO (SN) (CONSISTENT)	NECESSARY	50.00	50.00
2	REAR FENDER ADVERTISEMENT LOGO (LH/RH) @\$100.00 (SN) (CONSISTENT)	NECESSARY	200.00	200.00
			300.00	250.00
<u>LABOUR</u>				
	PANEL BEATING.		400.00	200.00
	SPRAY PAINTING CHARGE.		300.00	200.00
	WIRING CHARGE.	NOT NECESSARY	30.00	-
	REMOVE/REFIX REVERSE SENSOR.	NOT NECESSARY	80.00	-
			810.00	400.00
GRAND TOTAL			1,752.40	1,292.40
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				1,050.00

Report Ref No. CC4/ASM19010286/K1pa3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

Claim	S9M0106P
Reference	CCA/ASM19010286/K1pa3a2 
Loss Date	9 June 2019
Report Date	11 Jun 2019 8:57:29 AM
Request Date	11 June 2019
Due Date	
Vendor Name	L&K AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step

Wait for Approval Invoice

Add Invoice

Vehicle Information	
Incident Vehicle Registration #	S1KJ371BH
Make	TPND HYUNDAI
Model	I40
Service Address	

Primary Contact/Insured	
S/O M RAJOO RAVINDRAN BLK 336 CLEMENTI AVENUE 2, #04-32, 120336, Singapore 62903350 RAVIRAJOO@YMAIL.COM	

Claim Handler	
TAN Jas 6568804844 jas.tan@axa.com.sg	









Additional Instructions NON-REPORTED

Messages Invoices History Documents Assessment Metrics Notes

Document Type Document SubType

+ Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
Accident Statement		Reports & Statement		Merlemin

 LKKInvoice1 (7).pdf	Invoice TYPE	Surveyor / Assessor NOT-PROV	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019 DATE (RECORDED)
 RENTAL RECEIPT.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 RENTAL MILEAGE.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 LTA SEARCH.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 LKKInspection (2).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 LKKAdjustment1a (3).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 PAYMENT BREAKDOWN, EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 AUTHORISATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 WORKSHOP INVOICE.pdf	Invoice	Repairer	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 LETTER TO OI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	20 September 2019
 OI POLICE REPORT.pdf	Reports & Statement	Police Report	LKK AUTO CONSULTANTS PTE LTD (TP)	22 July 2019
 TP - 1A.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	17 June 2019
 LKK SURVEY PHOTO.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 June 2019
 LKK RESURVEY PHOTO.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 June 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 TP ESTIMATE-MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	16 June 2019
 TP CDGE-EMAIL FROM WORKSHOP FOR TP REG.mig	Letters and Correspondence	Others	NIKAM Santosh Pandurang	11 June 2019
 Ltr to Insured - non reporting.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	11 June 2019