

Our Reference : SNM19D202716C01 / CBS

Date : 6 November 2019

Mr Pang Seng Jian  
Blk 9 Sin Ming Road  
#04-05  
Singapore 575630

Dear Mr Pang

**Re: ACCIDENT INVOLVING SGM3813A ON 6 JUNE 2019 ALONG KPE  
(POLICY : DMPCSN17603518011)**

We refer to the above matter. We have communicated with you on this matter. We summarize our stand as follows:-

1. You had submitted a claim for damage to your motor vehicle number **SGM3813A** as a result of the accident on **6 June 2019**.
2. Our surveyors had inspected your vehicle at the workshop of Lai Huat (Meng Kee) Motor Pte Ltd, which is our authorized workshop.
3. However, we note that you have proposed to repair the vehicle at your preferred workshop, **CARFEELS PTE LTD** at a cost of S\$30,000 (before applying policy excess of \$1,500 and GST 7%) as advised by you that Lai Huat (Meng Kee) Motor Pte Ltd is unable to undertake the repair due to extensive damage and unavailability of NEW and USED parts.

As a gesture of goodwill, we shall indemnify the cost of repair no more than \$30,000 (before applying policy excess of \$1,500 and GST 7%) to **CARFEELS PTE LTD** on the following terms and conditions:-

1. Purely on a without prejudice basis to all our rights under the motor policy and on the basis that you would not look towards us for indemnity under the motor policy to pay any claims to any parties in the event your motor vehicle is involved in an accident which is attributable to and / or caused and / or due to the condition of your motor vehicle and / or the repairs that you wish to carry out at your preferred workshop.
2. The repairs that you intend to carry out at the workshop is entirely your decision and we are not in any way liable whatsoever for such repairs that the workshop would carry out. You should obtain necessary warranty and / or confirmation of good repairs from the workshop.
3. In the event of any claim for any accident after your motor vehicle has been repaired and the claim is due to the condition of your vehicle, you hereby agree and undertake to hold us harmless for any claims and / or indemnify us for all claims, losses, damages and / or Judgments against you which we might be liable to indemnify the claimants by virtue of any written law.
4. The repair shall be authorized subject to no breach of Policy terms and conditions and to the legal requirement of the local Land Transport Authority (LTA).

5. Payment will be made to the repairer, CARFEELS PTE LTD, subject to the following criteria:
- re-survey to be conducted before spray painting
  - owner of the vehicle must submit original final repair bill and duly signed Satisfaction voucher

Kindly endorse the attached portion should you agree with the aforesaid terms and conditions.

Please contact our Mr Chong Boon Sen at 63896171 or 63896116 should you require our assistance or clarification. Alternatively, you may correspond with us at [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com).

Yours truly,



Chee So Chow (Miss)  
Deputy Manager  
Claims Department

cc. AN0444A – Meta Agency Pte Ltd

---

To China Taiping Insurance (Singapore) Pte Ltd:

I, Pang Seng Jian of NRIC S7608188C, being the owner of SGM3813A has read and agree to the contents, terms and conditions as stated in Page 1 & Page 2 of this letter.

Agreed and signed by



---

Pang Seng Jian

13 NOV 2019

---

Date