

## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** Friday, 18 October 2019 10:49 AM  
**To:** JUDY3866@GMAIL.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SHB 5506U & SKJ 8213S (AIG) ON 20/07/2019 ALONG/AT JUNCTION OF ALEXANDRA & DEPOT ROAD

Tracking:	Recipient	Delivery
	JUDY3866@GMAIL.COM	
	Admin A	
	Meikwan@lkkauto.com	Delivered: 18/10/2019 10:49 AM
	shupei@lkkauto.com	Delivered: 18/10/2019 10:49 AM
	olivialau@lkkauto.com	Delivered: 18/10/2019 10:49 AM

Our Ref: CC3/AIG19013021/Ekb3

**WONG TIEW WAH**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SHB 5506U & SKJ 8213S (AIG) ON 20/07/2019 ALONG/AT JUNCTION OF ALEXANDRA & DEPOT ROAD**

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 SHB 5506U against your motor insurance policy.

Based on the circumstances of accident and both parties damage profile, we are of the opinion that this is a Sideswipe accident and both parties should exercise caution when travelling in their own lane. As such, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **28/10/2019**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

**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\$400.00** (Global Sum) for vehicle no. **SHB5506U** that was damaged pursuant to the accident which occurred on **20/07/2019** (date) along **JUNCTION OF DEPOT ROAD AND ALEXANDRA ROAD** (location) involving vehicle no/s **SKJ8213S**.

This is pursuant to the inspection conducted on **23/07/2019** (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. **SHB5506U** 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 **SHB5506U** (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 28 (day) of April (month) 2020 (year)



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 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 **BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705** (address), owner of **SHB5506U** (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 **SHB5506U** that was damaged pursuant to the accident which occurred on **20/07/2019** (date) along **JUNCTION OF DEPOT ROAD** (location) involving vehicle no/s **SKJ 8213S** ("the accident").

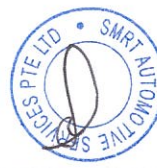
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of SMRT TAXIS PTE LTD.

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 28 (day) of April (month) 2020 (year)



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



Signed by "the workshop"  
(with chop)

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

**Sent:** Thursday, 15 August 2019 5:44 PM

**To:** CS A Team; Admin A

**Subject:** LOD Re: Accident on 20/7/2019 involving SHB 5506U & SKJ 8213S (AIG's insured) Our Ref: TAX/7/19/2080/LG

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$200.00
Loss of Rental	\$393.23 ( 3.5 days x \$112.35 )
Loss of Income	\$210.00 ( 3.5 day x \$60.00 )
LTA Search Fee	\$7.00
<b>Total</b>	<b>\$810.23</b>

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) GIA report
- 4) Accident vehicle laid-up report
- 5) LTA search
- 6) video footage

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd





**SMRT Taxis Pte Ltd**

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/07/19/2080

From: SMRT Taxis Pte Ltd

Date: 29/07/2019

**ACCIDENT INVOLVING SHB5506U AND SKJ8213S ON 20/7/2019  
8:30 PM ALONG JUNCTION OF DEPOT ROAD AND ALEXANDRA  
ROAD.**

This is to confirm that the daily rental rate for SHB5506U is \$112.35 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

## Tax Invoice

GST Reg No. : MR-B500001-7  
CRN : 199004280Z  
Invoice No. : IV190800121  
Date : 06.08.2019  
Vehicle No. : SHB5506U  
Your Ref No. : TAX/07/19/2080  
Our Ref No. : 24102498  
Terms : 30 Days

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



Description	Qty	Unit Cost	Add	/ (Discount) Amount	Amount
<b>Parts</b>					
MIRROR ASSY, OUTER REAR VIEW , LH	0.00	\$1283.90	0.00	\$ 0.00	\$ 0.00
COVER, OUTER MIRROR, LH	0.00	\$ 89.50	0.00	\$ 0.00	\$ 0.00
Sub-Total					\$ 0.00
<b>Others</b>					
TO REMOVE AND REFIX WING MIRROR	1.00	\$ 60.00	0.00	\$ 0.00	\$ 60.00
TO CHECK WIRING AND SYSTEM FUNCTION	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TOWING CHARGE	1.00	\$ 40.00	0.00	\$ 0.00	\$ 40.00
TO RESPRAY VIEW MIRROR	1.00	\$ 80.00	0.00	\$ 0.00	\$ 80.00
GRAND TOTAL					\$ 200.00

Remark :

Make/Model : PRIUS4  
Accident Date : 20.07.2019

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

  
Authorized Signature  
for SMRT Automotive Services Pte Ltd



## Laid Up Report

Accident Start Date : 01/07/2019

Date Generated : 13/08/2019

Accident End Date : 13/08/2019

User Name : OngHuaYen

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)
TAX07/19/2080	SHB5506U	SMRT Taxis Pte Ltd	TOYOTA	PRIUS4	24102498	20/07/2019 9:45 PM	24/07/2019 11:12 AM



### SKETCH PLAN

Depot Road / Alexandra Road



A-SHB 55064

B-SKJ82135

**DESCRIBE CIRCUMSTANCES OF THE ACCIDENT**

## DECLARATION

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

Policyholder's Signature

Date &amp; Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time: 22/7/19

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

## SKETCH PLAN

### IMPORTANT NOTICE

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

I understand, acknowledge, agree and consent that:

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



Policyholder's Signature  
Date & Time:

Driver's Signature  
(If driver is not the policyholder)  
Date & Time: 22/7/19

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

### 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	23/07/2019 09:43
Date Of Accident	20/07/2019 20:30
Exact Location Of Accident	JUNCTION OF DEPOT ROAD AND ALEXANDRA ROAD
Country/State of Loss	SINGAPORE

#### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SHB5506U
<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-19093197MFSH
Cover Note Number	

#### Driver

Name of Driver	CHEW CHOON KEE
NRIC No	S7605769I
Date Of Birth	14/09/1959
Occupation	OUTDOOR
Date Of Driving Pass	25/04/1995
Driving Experience	24 YEARS AND 2 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 - RELIEF  
 Vehicle Registration Number of Driver's Own 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) 2  
 Passenger 1 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 STATIONARY ALONG ALEXANDRA ROAD TOWARDS HARBOUR FRONT WITH ONE PASSENGER (FEMALE MALAY) ON BOARD AS IT WAS THE RED TRAFFIC LIGHT.. WHEN THE TRAFFIC LIGHT TURNED GREEN, I PROCEEDED STRAIGHT, SUDDENLY A VEHICLE SKJ8213S WHICH WAS ON MY LEFT ENCROACHED INTO MY PATH AND HIT ONTO THE LEFT WING MIRROR OF MY TAXI.

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKJ8213S  
 Vehicle Make/Model/Colour  
 Details Of Properties  
 Vehicle Category PRIVATE CAR  
 Name of Driver MRS WONG  
 NRIC/Passport Number  
 Contact Number  
 Address  
 Postcode

**Enquire Transaction History**

## Transaction History Details

Log Date/Time:	23 Jul 2019 / 09:30:48		
Asset Type:	Vehicle	Transaction Amount:	\$7.49
Asset ID:	SKJ8213S		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20190723093048515600

Search Date / Time: 20 Jul 2019 20:30:00  
Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.

Information displayed is correct as at the log date and time.

[Enquire Related Logs](#)[OK](#)



# YISHUN TOWING PTE LTD

Blk 4015 Ang Mo Kio Industrial Park 1, #01-502, Singapore 569631  
Tel: 6458 8480 HP: 9628 8480 Fax: 6288 8480

Website: [www.yishuntowing.com](http://www.yishuntowing.com)

Reg. No. 200106908W GST No. 200106908W

M/s SMPT 9700004301

**WORK ORDER**

No. 282576

Order By: Shawirah

AT 2145 D/T 2228 2315

Date: 20/7/19

車牌 Vehicle No. 8HB55064

車型 Model Arus

From: BK13 JLY Bt Meray

To: Willands SMPT

Remarks: Accident

Day/Night

RECEIVED  
Customer Signature & Company Stamp

Authorised Signature

Tow Truck No.: YK9850

All business transactions with Yishun Towing Pte Ltd are subject to its Standard Conditions in so far as these Conditions are applicable. Copies of these conditions may be obtained upon request. Note: Please see terms & conditions on the reverse side.

