

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Tuesday, 13 August 2019 10:51 AM
To: BMSMARBLE97@GMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING GBA6260Y [AIG] & SHF185Z ALONG/AT ANG MO KIO AVENUE 10 ON 24/07/2019

Tracking:	Recipient	Delivery
	BMSMARBLE97@GMAIL.COM	
	Admin A	
	olivialau@lkkauto.com	Delivered: 13/8/2019 10:51 AM
	Meikwan@lkkauto.com	Delivered: 13/8/2019 10:51 AM
	shupeil@lkkauto.com	Delivered: 13/8/2019 10:51 AM

Our Ref: CC3/AIG19013184/Ekb3
Your Ref: GBA6260Y [AIG]

BMS MARBLE & GRANITE SPECIALIST [POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING GBA6260Y [AIG] & SHF185Z ALONG/AT ALONG ANG MO KIO AVENUE 10 ON 24/07/2019

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 **SHF185Z** against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. 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.

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 **27/08/2019**, 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 | 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\$2,900.00** (Global Sum) for vehicle no. **SHF185Z** that was damaged pursuant to the accident which occurred on **24/07/2019** (date) along **ANG MO KIO AVE 10** (location) involving vehicle no/s **GBA6260Y**.

This is pursuant to the inspection conducted on **25/07/2019** (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. **SHF185Z** 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 **SHF185Z** (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 March (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 **SHF 185Z** (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 **SHF 185Z** that was damaged pursuant to the accident which occurred on **24/07/2019** (date) along **ANG MO KIO AVE 10** (location) involving vehicle no/s **GBA 6260Y** ("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 23 (day) of March (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)

Sent: 20/09/2019 10:05

To: Khanchna (LKK Auto)

Subject: URGENT / REMINDER Re: Accident on 24/7/2019 involving SHF 185Z & GBA 6260Y (AIG's insured) Our Ref: TAX/07/19/2091/lg

**URGENT
REMINDER**

Dear Khanchna,

Since we have provided the evidence, please let us have your offer by 27/9/19. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



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

Sent: 15/08/2019 12:05

To: CS A Team; Team A

Cc: Khanchna (LKK Auto)

Subject: LOD Re: Accident on 24/7/2019 involving SHF 185Z & GBA 6260Y (AIG's insured) Our Ref: TAX/07/19/2091/lg

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$2064.12
Loss of Rental	\$665.00 (5.5 days x \$120.91)
Loss of Income	\$330.00 (5.5 day x \$60.00)
LTA Search Fee	\$7.00
Total	\$3066.12

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) Police/GIA reports
- 4) Accident vehicle laid-up report
- 5) LTA search
- 6) video footages given on 13/8/2019

Please let us have your offer soon. Thanks.

Regards



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/07/19/2091

From: SMRT Taxis Pte Ltd

Date: 29/07/2019

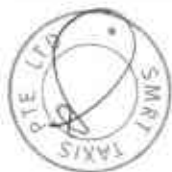
**ACCIDENT INVOLVING SHF185Z AND GBA6260Y ON 24/7/2019
9:00 AM ALONG ANG MO KIO AVE 10 TOWARDS BISHAN.**

This is to confirm that the daily rental rate for SHF185Z is \$120.91 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-8500001-7
 CRN : 199004280Z
 Invoice No. : IV190800131
 Date : 06.08.2019
 Vehicle No. : SHF185Z
 Your Ref No. : TAX/07/19/2091
 Our Ref No. : 24102524
 Terms : 30 Days

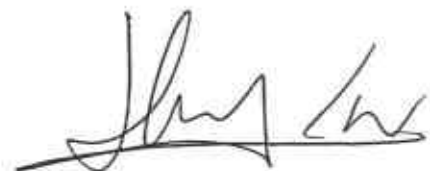
Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

 60 WOODLANDS INDUSTRIAL PARK E4
 SINGAPORE 757705


Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
Parts					
COVER, FR BUMPER	1.00	\$ 495.50	(25.00)	\$ 123.87	\$ 371.63
CLIPS PIECE, FRT & RR BUMPER	10.00	\$ 1.50	(25.00)	\$ 3.75	\$ 11.25
SUPPORT, FR BUMPER LH	1.00	\$ 82.30	(25.00)	\$ 20.57	\$ 61.73
COVER ASSY, ENGINE	0.00	\$ 180.10	0.00	\$ 0.00	\$ 0.00
LAMP ASSY, FOG, LH	0.00	\$ 910.20	0.00	\$ 0.00	\$ 0.00
UNIT, HEADLAMP , LH	0.00	\$2558.90	0.00	\$ 0.00	\$ 0.00
FENDER SUB-ASSY, FR , LH	1.00	\$ 933.10	(25.00)	\$ 233.27	\$ 699.83
EMBLEM, SIDE PANEL (HYBRID)	1.00	\$ 52.90	(25.00)	\$ 13.22	\$ 39.68
LINER, FR FENDER, LH	0.00	\$ 194.30	0.00	\$ 0.00	\$ 0.00
PAD, FR WHEEL LH	0.00	\$ 57.70	0.00	\$ 0.00	\$ 0.00
WHEEL, DISC FRONT	0.00	\$1555.10	0.00	\$ 0.00	\$ 0.00
Sub-Total					\$ 1184.12
Labour					
TO REPAIR FRONT LH PORTION	1.00	\$ 400.00	0.00	\$ 0.00	\$ 400.00
Others					
TO CHECK WIRING AND SYSTEM FUNCTION	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO APPLY RUST-PROOFING ON AFFECTED AREA	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO DO WHEEL ALIGNMENT / TYRE BALANCING	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TO REMOVE AND REFIT TYRE RIM (SPRAYING PURPOSE)	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TO REMOVE AND REFIT WIRE HARDESS	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO REPLACE SUNDRY PARTS	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO WASH AND VACUUM	0.00	\$ 60.00	0.00	\$ 0.00	\$ 0.00



 Authorised Signature
 for SMRT Automotive Services Pte Ltd

Tax Invoice

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

 60 WOODLANDS INDUSTRIAL PARK E4
 SINGAPORE 757705

 GST Reg No. : MR-8500001-7
 CRN : 199004280Z
 Invoice No. : IV190800131
 Date : 06.08.2019
 Vehicle No. : SHF185Z
 Your Ref No. : TAX/07/19/2091
 Our Ref No. : 24102524
 Terms : 30 Days

Description	Qty	Unit Cost	Add / (Discount)	Amount
TO REPSRAY FRONT BUMPER	1.00	\$ 200.00	0.00 \$ 0.00	\$ 200.00
TO RESPRAY FRONT FENDER LH	1.00	\$ 200.00	0.00 \$ 0.00	\$ 200.00
TO RESPRAY RIM	0.00	\$ 180.00	0.00 \$ 0.00	\$ 0.00
GRAND TOTAL				\$ 2,064.12

Remark :

 Make/Model : PRIUS4
 Accident Date : 24.07.2019

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


 Authorised Signature
 for SMRT Automotive Services Pte Ltd



Laid Up Report

Accident Start Date : 01/07/2019
Accident End Date : 13/08/2019

Date Generated : 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)
TAXI07/19/2091	SHF185Z	SMRT Taxis Pte Ltd	TOYOTA	PRIUS4	24102524	24/07/2019 12:18 PM	30/07/2019 8:24 AM

SKETCH PLAN

Ang Mo Kio Ave 10



A - SHF 185Z

B-GBA62604



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

DECLARATION

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

Policyholder's Signature
Date & Time:

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

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:

 24/07/19

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

 24/7/2019

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	24/07/2019 12:33
Date Of Accident	24/07/2019 09:00
Exact Location Of Accident	ANG MO KIO AVE 10 TOWARDS BISHAN
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SHF185Z
Insured/Policyholder	
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	COMMERCIAL VEHICLE

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	MOK CHEK TIEN
NRIC No	S7015343B
Date Of Birth	04/05/1970
Occupation	OUTDOOR
Date Of Driving Pass	21/08/2009
Driving Experience	9 YEARS AND 11 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	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
Weather Conditions	RAINING
Road Surface	WET

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)	1

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	JURONG WEST NPC
Police Station Address	ROAD: 700 CORPORATION ROAD , POSTCODE: 649818 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO POLICE REPORT T/20190724/2043

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	GBA6260Y
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	UNKNOWN
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	



SINGAPORE POLICE FORCE



T/20190724/2043

1 of 3

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPORE 649818
Tel No: 1800-2689999

Report No. T/20190724/2043

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 24/07/2019 11:27		Vide Report No.:		Station Diary No.: 82	
Informant's Particulars					
Name of Informant: MOK CHEK TIEN			Address: APT BLK 633 JURONG WEST STREET 65 #03-304 SINGAPORE 640633		
ID Type / ID No.: NRIC NO / S7015343B			Contact No.: Home/Office: Mobile: 83680339		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 49	Date of Birth: 04/05/1970	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: Taxi driver			Driving Licence Information: Class: 3 Date of Expiry:		

General Information of the Accident				
Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 24/07/2019 09:00	Type of Location: Straight Road
Location: Along Road 1 ANG MO KIO AVENUE 10 towards bishan				
Weather: Raining		Road Surface: Wet	Road Speed Limit: 50 Km/h	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBA6260Y	Lorry					0
SHF185Z	Car				Slightly Damaged	0

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



**SINGAPORE
POLICE FORCE**



T/20190724/2043

2 of 3

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPORE 649818
Tel No: 1800-2689999

Report No. T/20190724/2043

CONTINUATION OF REPORT

Driver			
Name	MOK CHEK TIEN	ID No.	S7015343B
Related Vehicle	SHF185Z (Car)	Contact No.	83680339
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 3 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 above mentioned date, time and location , I was travelling along the 2 lane road. While travelling, a lorry on the left lane, cut into my lane abruptly, hitting my left bumper and fender. I sounded my horn but the said lorry refused to stop. There are a few passenger sitting at the rear of the lorry but they ignored. Thus, I made a Police report. I have a video recording of the accident. As of now, I have yet to seek medical treatment.

Enquire Transaction History

Transaction History Details

Log Date/Time:	25 Jul 2019 / 09:27:49	Transaction Amount:	\$7.49
Asset Type:	Vehicle	Channel:	External Agency
Asset ID:	GBA6260Y	Business Transaction Reference No.:	20190725092749599109
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)		
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL		

Search Date / Time: 24 Jul 2019 09:00:00
Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.
Information displayed is correct as at the log date and time.

[Enquire Related Logs](#) [Back to List](#)