

Our Reference : SNM19D204276C01 / OCK

Date : 16 September 2019

Mr Ten Wee Chong
Blk 805 Yishun Ring Road
#13-4275
Singapore 760805

Dear Mr Ten

**Re: ACCIDENT INVOLVING SJW7414D ON 9 SEPTEMBER 2019 ALONG CORPORATION ROAD
CLAIM UNDER POLICY : DMPCSN3066951802**

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 SJW7414D as a result of the accident on 9 September 2019.
2. Our surveyors had inspected your vehicle on 12 September 2019 at the workshop of Lai Huat (Meng Kee) Motor Pte Ltd, which is our authorized workshop.
3. As you are aware, our surveyors had recommended that in view of the extensive damage to your motor vehicle and taking into account of other factors, our surveyors are of the view that your vehicle was not economical to repair. This means that the costs of repairs exceeds the net value of your car.
4. Under the motor policy in the event of a total loss or where it is not economical to repair the vehicle, we have the option to treat the insured vehicle as total loss and pay you or the hire purchase owner the balance amount if any.
5. We had informed you by our letter dated 13 September 2019 that our surveyors are of the view that your vehicle was not economical to repair and hence we had informed you that your vehicle should be de-registered and / or scrapped and we will pay you the balance amount due and payable to you or the hire purchase owner.
6. However, we note that you have proposed that you wish to repair the vehicle at your preferred workshop, **Tiong Chun Motor Service** at address Blk 1 #01-135 Sin Ming Industrial Estate Sector C Singapore 575636 at an estimated cost of S\$3,000 though the vehicle was not economical to repair.
7. We had informed you that once our surveyors have decided it is not economical to repair your motor vehicle, in view of the extensive damage to the critical parts of your motor vehicle, it is not our policy to allow the vehicle to be repaired. Furthermore, any repairs if carried out would expose you to further risk in the event the insured car happens to be involved in any other accident or causes any accident which is attributable to the condition of your motor vehicle.
8. Notwithstanding the same, you wish to repair your vehicle and to be repaired at your preferred workshop, **Tiong Chun Motor Service**, though your motor vehicle was not economical to repair.

As a gesture of goodwill, we shall indemnify the cost of repair no more than \$5,330 (before policy excess of \$500 and GST 7%) to **Tiong Chun Motor Service** 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 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. In the event your motor vehicle is involved in any accident that is found to be due to the condition of your motor vehicle after repairs and / or because of the repairs that you choose to carry out, we would not be liable to pay any claims to any parties and / or to indemnify you under the terms of the policy.
3. In the event of any accident involving your motor vehicle after the repairs, and which is due to the condition of your motor vehicle and which give rise to a claim, you undertake to deal, settle, and / or handle all such claims and appoint your own solicitors at your own cost.

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4. For good order, 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.
5. 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.
6. Payment will be made to the repairer, Tiong Chun Motor Service, subject to the following criteria:
 - a. re-survey to be conducted before spray painting
 - b. original final repair bill and duly signed discharge voucher by the owner of vehicle

Kindly let have your written confirmation of the above terms and conditions should you wish to proceed to repair at your own risk.

Please contact our Mr Ong Chin Kiat at 63896174 or 63896116 should you require our assistance or clarification.

Regards

Yours truly,



Chee So Chow (Miss)
Assistant Manager
Claims Department

cc. AN0365A – High Power Enterprise

To China Taiping Insurance (Singapore) Pte Ltd:

I, Ten Wee Chong of NRIC S8231641H, being the owner of SJW7414D have read and agree to the contents, terms and conditions as stated in Page 1 & Page 2 of this letter .

Agreed and signed by



Ten Wee Chong

17 SEP 19
Date