

## Jia Le (LKK Auto)

**From:** Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses)  
<OngHuaYen@smrt.com.sg>  
**Sent:** Friday, 1 November 2019 5:56 PM  
**To:** Admin A; CS A Team  
**Cc:** Chong Fei Yuan (Auto Svcs/Claims & IA/Claims & IA); Balqish Binte Abdul Halil (Auto Svcs/Claims & IA/Claims & IA/Buses); Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses); Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)  
**Subject:** OUR REF:BUS/10/19/1004 - ACCIDENT ON 02/10/19 INVOLVING SMB27J AND SMG4201U ALONG THOMSON RD-AFT BS:50038-NOVENA STN ( NS20 )  
**Attachments:** SAS BUS 10 19 1004.pdf; LTA BUS 10 19 1004.pdf; INV BUS 10 19 1004.pdf

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SMB27J. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$1,700.00
Loss of Use	\$1,375.00 ( 5 days x \$275.00 )
LTA search fee	\$7.00
<b>Total</b>	<b>\$3,082.00</b>

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 2) GIA report
- 3) 3) LTA search

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Thanks & Regards

Hua Yen

## Jia Le (LKK Auto)

---

**From:** Jia Le (LKK Auto)  
**Sent:** Tuesday, 18 February 2020 12:55 PM  
**To:** Eden Ng Soo Ching  
**Cc:** happyfleet@cowell.com.sg; Chan, Kian-Meng  
**Subject:** RE: ACCIDENT INVOLVING SMG 4201U AND SMB 27J ON 02/10/2019

Dear Sir/Madam,

### ACCIDENT INVOLVING SMG 4201U AND SMB 27J ON 02/10/2019

We refer to the above matter.

Please be informed that we have received the video footage from Third Party. From the video, the liability is down against us as it shows that the Third Party bus was stationary and your driver collided onto the bus while reversing. As such, we will proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Eden Ng Soo Ching [mailto:scng@bscapital.com.sg]  
**Sent:** Wednesday, 16 October 2019 3:51 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** happyfleet@cowell.com.sg  
**Subject:** RE: ACCIDENT INVOLVING SMG 4201U AND SMB 27J ON 02/10/2019

Dear Jia Le,

Based on the GIA report, there is no video recording.

Thank you.

Best Regards

Eden Ng

### BS Capital Group

20 Bendemeer Road #03-13/14

BS Bendemeer Centre

Singapore 339914

Tel: +65 6534 0123 Fax: +65 6532 7671

**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Wednesday, 16 October 2019 2:24 PM  
**To:** Eden Ng Soo Ching <[scng@bscapital.com.sg](mailto:scng@bscapital.com.sg)>  
**Cc:** [happyfleet@cowell.com.sg](mailto:happyfleet@cowell.com.sg)  
**Subject:** ACCIDENT INVOLVING SMG 4201U AND SMB 27J ON 02/10/2019

Our Ref: CC3/AIG19017590/Edb3

**BIS MOTORING PTE LTD**  
20 BENDEMEER ROAD  
#03-13/14  
BS BENDEMEER CENTRE  
SINGAPORE 339914

Dear Sir/Madam,

**ACCIDENT INVOLVING SMG 4201U AND SMB 27J ON 02/10/2019**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from SMB 27J 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 **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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, **SMRT BUSES LTD** (the third party claimant") of **6 ANG MO KIO STREET 62 (S)569140** (address), owner of **SMB 27J** (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 **SMB 27J** that was damaged pursuant to the accident which occurred on **02/10/2019** (date) along **THOMSON RD-AFT BS:50038-NOVENA STN (NS20)** (location) involving vehicle no/s **SMG 4201U** ("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 the SMRT BUSES 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 26 (day) of Feb (month) 2020 (year)



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



Signed by "the workshop"  
(with chop)

**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\$1,700.00** (Repair Cost), **S\$1,000.00** (<sup>Loss of Use</sup> Loss of Use/Rental), **S\$7.00** (Disbursement) for vehicle no. **SMB 27J** that was damaged pursuant to the accident which occurred on **02/10/2019** (date) along **THOMSON RD-AFT BS:50038-NOVENA STN (NS20)** (location) involving vehicle no/s **SMG 4201U**. This is pursuant to the inspection conducted on **04/10/2019** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **SMRT BUSES LTD** ("the third party claimant") of vehicle no. **SMB 27J** 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 **SMB 27J** (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 26 (day) of Feb (month) 2020 (year)

  
\_\_\_\_\_  
Signed by appointed surveyor

  
\_\_\_\_\_  
Signed by "the workshop" (with chop)



Customer Code: 3000066

SMRT BUSES LTD

Block Unit  
STREET 62  
6 ANG MO KIO  
SINGAPORE 569140



SMRT Automotive Services Pte Ltd  
251 North Bridge Road Singapore 179102  
Tel: 65 63311000 Fax: 65 63340247

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV191000397  
Date : 22.10.2019  
Vehicle No. : SMB27J  
Your Ref No. : BUS/10/19/1004  
Our Ref No. : 24103687  
Terms : 30 Days

Description	Qty	Unit Cost	Add / (Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00			\$ 1,700.00
GRAND TOTAL				\$ 1,700.00

Remark :

Make/Model : MBOC500  
Accident Date : 02.10.2019

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

## Enquire Transaction History

### Transaction History Details

Log Date/Time: 03 Oct 2019 / 09:27:22

Asset Type:	Vehicle	Transaction Amount:	\$7.49
-------------	---------	---------------------	--------

Asset ID: SMG4201U

Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
-------------------	--	----------	-----------------

User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20191003092722463426
----------	--------------------------------------	-------------------------------------	----------------------

Search Date / Time: 02 Oct 2019 20:16:00

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](#)