



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC3/CTI19020160/Qkb3

03 JANUARY 2020

K.H.NG BUS TRANSPORT PTE. LTD

12 JALAN TANI

SINGAPORE 548550

Attn: The Management

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 4165X & CB 9888A ON 08/11/2019

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

Based on the accident report and accident scenario, liability is down against us. We will therefore 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 call us if you have further queries.

Yours faithfully,

Khanchna

Case Handler

DID: 6841 2360

FAX: 6741 4108

EMAIL: khanchna@lkkauto.com

c.c. *China Taiping Insurance (Singapore) Pte Ltd
(Motor Claims Dept)*

Khanchna (LKK Auto)

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Sent: Monday, 23 December 2019 1:16 PM
To: CS A Team; Admin A
Subject: LOD Re: Accident on 8/11/2019 involving SHC 4165X & CB 9888A (China Taiping's insured) Our Ref: TAX/11/19/2022/lg
Attachments: VIDEO-2019-12-23-13-09-16.mp4; img-Z23122230-0001.pdf

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$5900.00
Loss of Rental	\$1497.27 (14.5 days x \$109.14)
Loss of Income	\$870.00 (14.5 day x \$60.00)
LTA Search Fee	\$7.00
Total	\$8274.27

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) Hirer's letter of authorization
- 7) video footage

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd





Date: 8/11/19

Our Ref. No.:

Letter of Authorisation

I, LIM KO K SING (NRIC No.: [REDACTED])
registered hirer / relief driver / taxi share driver of SMRT taxi registration number
SHC 4165X hereby authorise **SMRT Automotive Services Pte Ltd**
("AutoSvs") to deal with all matters arising out of the accident between my taxi
and CP 9888A happened on 8/11/19 11.11am
along Kim Keat Road
(the "Accident") on my behalf, including but not limited to instituting and any claims or
proceedings against such party or parties (as AutoSvs deems fit in its absolute
discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or
action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve
and settle any proceeding or claim arising out of the accidents, including but not limited
to doing any act or executing any document or signing the Discharge Voucher on my
behalf as may be required.

Name: LIM KO K SING Signature: [Signature]
NRIC No.: [REDACTED]
Tel No.: [REDACTED]
Address: [REDACTED]

AUTHORIZATION TO ACT

I, **SMRT TAXIS PTE LTD** (the third party claimant") of **BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705** (address), owner of **SHC4165X** (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 **SHC4165X** that was damaged pursuant to the accident which occurred on **08/11/2019** (date) along **KIM KEAT ROAD** (location) involving vehicle no/s **CB9888A** ("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 1 (day) of June (month) 2020 (year)



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



Signed by "the workshop"
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMB1SN1664221903 Claim No : SNM19D205349C02/8(tkl)
Claimant : SMRT TAXIS PTE LTD
Amount : **S\$7,430.00**
Singapore Dollars SEVEN THOUSAND FOUR HUNDRED AND THIRTY
Only

I/We agree to accept the above mentioned amount to be paid to me/us in full & final settlement of all claims, costs & disbursements for injuries / damages sustained by me/us through an accident involving

Claimant Vehicle No. : SHC 4165X
Insured Vehicle No. : CB 9888A

Date of Loss : 08/11/2019
Place of Accident : KIM KEAT ROAD

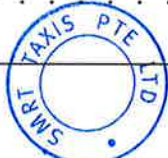
IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : K.H.NG BUS TRANSPORT PTE LTD
Driver Name : TEO JOO KHIANG

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(1) Global Sum	S\$ 7,430.00
	=====
TOTAL	S\$ 7,430.00
	=====

Claimant Name :  _____ NRIC No : Sxxxx706f
Signature :  _____ Date : - 1 JUN 2020

*** 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.



Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4
SINGAPORE 757705



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. : IV191200271
Date : 10.12.2019
Vehicle No. : SHC4165X
Your Ref No. : TAX/11/19/2022
Our Ref No. : 24104248
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 5,900.00
GRAND TOTAL					\$ 5,900.00

Remark :

Make/Model : TOYOTA PRIUS
Accident Date : 08.11.2019

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 : 01/11/2019

Date Generated : 02/12/2019

Accident End Date : 02/12/2019

User Name : LeeGek

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)
TAX/11/19/2022	SHC4165X	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24104248	08/11/2019 1:41 PM	23/11/2019 8:18 AM



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/11/19/2022

From: SMRT Taxis Pte Ltd

Date: 20/11/2019

**ACCIDENT INVOLVING SHC4165X AND CB9888A ON 8/11/2019
11:11 AM ALONG KIM KEAT ROAD.**

This is to confirm that the daily rental rate for SHB4165X is \$103.26 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

Enquire Transaction History

Transaction History Details

Log Date/Time:	11 Nov 2019 / 13:02:13	Transaction Amount:	\$7.49
Asset Type:	Vehicle	Channel:	External Agency
Asset ID:	CB9888A	Business Transaction Reference No.:	20191111130213563675
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)		
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL		

Search Date / Time: 08 Nov 2019 11:11:00
Insurance Company: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD
Information displayed is correct as at the log date and time.

Enquire Related Logs OK



SMRT Automotive Services Pte Ltd

60 Woodlands Industrial Park E4

Singapore 569140

Tel: 6866 2647

Fax: 6368 7421

www.smrt.com.sg

Your Ref: SNM19D205349C02/8(tkl)

Our Ref: TAX/11/19/2022/lg

1 June 2020

Motor Division
Claims Department
China Taiping Insurance (Singapore) Pte Ltd
3 Anson Road #16-00
Springleaf Tower
Singapore 079909

Dear Sirs,

ACCIDENT ON 8/11/2019 INVOLVING SHC 4165X & CB 9888A

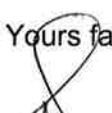
We refer to the above matter.

We return the duly signed discharge voucher for your necessary action.

Please let us have your cheque for \$7,430.00 payable to **SMRT TAXIS PTE LTD.**

Thank you.

Yours faithfully


Tan Lee Gek (DID: 6866 2647)
for Manager
Claims Department
Email: leegek@smrt.com.sg

Encl

Khanchna (LKK Auto)

From: Alfred Toh <alfred.toh@sg.cntaiping.com>
Sent: Wednesday, May 20, 2020 10:41 AM
To: Khanchna (LKK Auto); Admin A
Cc: Tan Kah Leong; Claims Dept of CTI; Alfred Toh
Subject: MANDATE REQUEST - Accident between SHC 4165X & CB 9888A (OI- CTI REF: SNM19D205349/C02/tkl) on 08/11/2019

LKK ref : CC3/CTI19020160/Qkb3
CTPIS ref: **SNM19D205349C02/8(tkl)**

Dear Khanchna

We refer to the above matter.

Please proceed to resolve the claim at \$7,439.60.

We await your payment advice to enable our Kah Leong to act accordingly.

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at 6224 7175. Any inconvenience caused is much regretted.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: 65 6389 6183
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Tuesday, May 19, 2020 6:05 PM
To: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: RE: MANDATE REQUEST - Accident between SHC 4165X & CB 9888A (OI- CTI REF: SNM19D205349/C02/tkl) on 08/11/2019

Your ref : SNM19D205349/CB9888A/TKL

Our ref : CC3/CTI19020160/Qkb3

Dear Sir/Madam,

We refer to the above matter and our mandate request dated 11/3/2020.

Kindly be informed that Third party is chasing for offer.

We attach herewith the breakdown on the number of days from SMRT.

Your approval please.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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)

From: Khanchna (LKK Auto)

Sent: Wednesday, March 11, 2020 5:47 PM

To: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: MANDATE REQUEST - Accident between SHC 4165X & CB 9888A (OI- CTI REF: SNM19D205349/C02/tkl) on 08/11/2019

Your ref : SNM19D205349/CB9888A/TKL

Our ref : CC3/CTI19020160/Qkb3

Dear Sir/Madam,

Our offer was rejected. Third party wants Loss of Rental and Loss of Income for 11.5 days.

We re-seek mandate as follows:

	Amount Revised
1. Cost of repair	\$ 5,900.00

2. Loss of Rental (11.5 days x \$103.26)	\$ 1,032.60 (10 days x \$103.26)
3. Loss of Income (11.5 days x \$60)	\$ 500.00 (10 days x \$50)
4. LTA Search Fee	\$ 7.00
	\$ 7,439.60

Your approval please.

Thank you.

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)

From: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>

Sent: Wednesday, 11 March 2020 11:10 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: MANDATE REQUEST - Accident between SHC 4165X & CB 9888A (OI- CTI REF: SNM19D205349/C02/tkl) on 08/11/2019

Without Prejudice

Dear Khanchna,

We refer to your email below.

Please proceed to settle the third party property claim at \$6,758.25.

We shall awaits for your payment advice for us to act accordingly.

Thank you.

Regards

Tan Kah Leong

Assistant Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6193 | F: (65) 6222 1033

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Tuesday, March 10, 2020 6:18 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>
Subject: MANDATE REQUEST - Accident between SHC 4165X & CB 9888A (OI- CTI) on 08/11/2019

Your ref : SNM19D205349/CB9888A/TKL

Our ref : CC3/CTI19020160/Qkb3

Dear Sirs,

We refer to the above matter.

Based on accident video, Insured vehicle filter lane and collided with third party vehicle. We are of the opinion that liability is down against our Insured and opine that BOLA 15 is applicable.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be withheld pending for final allocation of liability in settlement.

We seek your approval to offer repairer "SMRT AUTOMOTIVE SERVICES PTE LTD" as follows:-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of repair	\$ 21,089.14	\$ 5,900.00
2. Loss of Rental (14.5 days x \$103.26)	\$ 1,497.27	\$ 401.25 (9 days x \$103.26)
3. Loss of Income (14.5 days x \$60)	\$ 870.00	\$ 450.00 (9 days x \$50)
4. LTA Search Fee	\$ 7.00	\$ 7.00
	\$ 23,463.41	\$ 6,758.25

Enclosed here with all the relevant documents for your perusal.

For your approval please.

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)