

Khanchna (LKK Auto)

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Sent: Friday, 3 January 2020 4:13 PM
To: CS A Team; Admin A
Subject: LOD Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg
Attachments: img-103153553-0001.pdf; VIDEO-2020-01-03-15-55-59.mp4

Dear All,

We quantify our own losses as follows:-

Cost of Repair	\$2350.00
Loss of Rental	\$1538.13 (11.5 days x \$133.75)
LTA Search Fee	\$7.00
Total	\$3895.13

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



AUTHORIZATION TO ACT

I, **SMRT TAXIS PTE LTD** (the third party claimant") of **BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705** (address), owner of **SHF475L** (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 **SHF475L** that was damaged pursuant to the accident which occurred on **30/11/2019**(date) along **YISHUN AVE 6** (location) involving vehicle no/s **XE1978L** ("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 1st (day) of Oct (month) 2020 (year)



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



Signed by "the workshop"
(with chop)

Type text here

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSN1822381901

Claim No : SNM19D205736/XE1978L/BEN

Claimant : SMRT TAXIS PTE LTD

Amount : **S\$1,580.00**

Singapore Dollars ONE THOUSAND FIVE HUNDRED AND EIGHTY 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. : SHF475L

Insured Vehicle No. : XE1978L

Date of Loss : 30/11/2019

Place of Accident : YISHUN AVE 6

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 : SOON LEE TRANSPORT PTE LTD

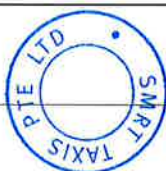
Driver Name : TEO PENG GUAN

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\$ 1,580.00
	=====
TOTAL	S\$ 1,580.00
	=====

Claimant Name : _____



NRIC No : _____

- 1 OCT 2020

Signature : _____

Date : _____

*** 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.



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

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4
SINGAPORE 757705



Tax Invoice

GST Reg No. : MR-8500001-7
CRN : 199004280Z
Invoice No. : IV191200487
Date : 24.12.2019
Vehicle No. : SHF475L
Your Ref No. : TAX/11/19/2144
Our Ref No. : 24104705
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 2,350.00
GRAND TOTAL					\$ 2,350.00

Remark :

Make/Model : TOYOTA PRIUS
Accident Date : 30.11.2019

Please issue cheque in favour
of SMRT TAXIS PTE LTD.

Authorised Signature
for SMRT Automotive Services Pte Ltd

E. & O.E

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

 60 WOODLANDS INDUSTRIAL PARK E4
 SINGAPORE 757705

Tax Invoice

 GST Reg No. : MR-8500001-7
 CRN : 199004280Z
 Invoice No. : IV191200487
 Date : 24.12.2019
 Vehicle No. : SHF475L
 Your Ref No. : TAX/11/19/2144
 Our Ref No. : 24104705
 Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 2,350.00
GRAND TOTAL					\$ 2,350.00

Remark :

 Make/Model : TOYOTA PRIUS
 Accident Date : 30.11.2019

~~No Payment by cheque should be accepted and~~
~~made payable to LGSMRT Automotive Services Pte Ltd.~~
~~No receipt will be issued unless requested.~~

Please issue cheque in favour
 of SMRT TAXIS PTE LTD.



 Authorised Signature
 for SMRT Automotive Services Pte Ltd



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/11/19/2144

From: SMRT Taxis Pte Ltd

Date: 10/12/2019

**ACCIDENT INVOLVING SHF475L AND XE1978L ON 30/11/2019
6:45 PM ALONG YISHUN AVE 6.**

This is to confirm that the daily rental rate for SHF475L is \$133.75 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



Laid Up Report

Accident Start Date : 30/11/2019

Accident End Date : 03/01/2020

Date Generated : 03/01/2020

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)
TAX11/19/2144	SHF475L	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24104705	30/11/2019 7:27 PM	12/12/2019 11:11 AM

Enquire Transaction History

Transaction Log - 05 Dec 2019 16:39:55

Log Date/Time: 05 Dec 2019 / 16:39:55

Asset Type: Vehicle

Transaction Amount: \$7.49

Asset ID: XE1978L

Transaction Type: 18.32 Insurance Enquiry (GIRO Payment)

Channel: External Agency

User ID: ESASBAHO - BALQISH BINTE ABDUL HALIL

Business Transaction Reference No.: 20191205163955136392

Search Date / Time: 30 Nov 2019 18:45:00

Insurance Company: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

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

[Enquire Related Logs](#)

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Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Monday, January 6, 2020 4:49 PM
To: SOONLEETRANSPORT@GMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING XE1978L & SHF475L ON 30/11/2019

Our Ref: CC3/CTI19021648/Qkb3

SOON LEE TRANSPORT PTE LTD
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING XE1978L & SHF475L ON 30/11/2019

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.

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)

Khanchna (LKK Auto)

From: Pauline Tham <pauline.tham@sg.cntaiping.com>
Sent: Monday, July 13, 2020 7:46 PM
To: Khanchna (LKK Auto); Ben Tang
Cc: Admin A; Albert Chua
Subject: RE: (TP SEEKING GIA DELIBERATION) - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Khanchna

We maintain 50/50 for this case.

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](tel:62247175). Any inconvenience caused is much regretted

Thanks.

Pauline Tham
Senior Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Monday, June 29, 2020 10:48 AM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>; Albert Chua <albert.chua@sg.cntaiping.com>
Subject: (TP SEEKING GIA DELIBERATION) - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Ms. Pauline,

We refer to the above matter and attachments herein.

Kindly be informed that TP (SMRT) has rejected our offer on 50% liability basis and are seeking GIA deliberation.

Please advise your instructions (if any).

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: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Tuesday, 9 June 2020 2:19 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>; Albert Chua <albert.chua@sg.cntaiping.com>

Subject: RE: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Khanchna

We will maintain our stand on 50/50.

1. Third party did not stop to check even though insured is already stationary and encroached into his path.
2. Both party should be caution in this situation.

Please inform third party.

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Thanks.

Pauline Tham

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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

Sent: Wednesday, May 27, 2020 5:50 PM

To: Pauline Tham <pauline.tham@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>; Albert Chua <albert.chua@sg.cntaiping.com>

Subject: RE: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Ms. Pauline,

We refer to the above matter and your e-mail below.

Please be informed that our offer on a 50% basis liability was rejected again and Third party wants offer only on 100% liability basis as per BOLA 14.

We attach herewith the reject offer e-mail from Third party.

We seek your approval to offer repairer "SMRT AUTOMOTIVE SERVICES PTE LTD" at **\$3,159.50(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 10,118.03	\$ 2,350.00
2. Loss of Rental (11.5 days x \$133.75)	\$ 1,538.13	\$ 802.50 (6 days x \$133.75)
3. LTA Search Fee	\$ 7.00	\$ 7.00
Total	\$ 11,663.16	\$ 3,159.50

Enclosed here with all the relevant documents for your perusal.

For your approval please.

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: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Tuesday, May 26, 2020 11:57 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>; Albert Chua <albert.chua@sg.cntaiping.com>

Subject: FW: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Hi Khanchna

We do not agree with SMRT.

Insured have occupied 1/3 of the lane that TP is travelling on.

SMRT stated “since he is obstructing part of the 2 lanes for so long”, SHF475L did not even stop and wait to check out on the situation so what does TP mean by “for so long”.

When SHF475L was driving passed XE1978L, it showed that SHF475L significantly slowed down. If TP is saying “logically any driver will overtake”, then why SHF475L needed to slow down, he could have just overtake without slowing down and drive normally.

We maintain 50/50 for this case.

NOTICE :

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Thanks.

Pauline Tham

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6541 | F: (65) 6224 7175

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

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

Sent: Tuesday, May 19, 2020 6:10 PM

To: Pauline Tham <pauline.tham@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>

Subject: RE: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Ms. Pauline,

We refer to the above matter and your e-mail below.

Please be informed that our offer on a 50% basis was rejected and Third party wants offer only on 100% liability basis.

We attach herewith the reject offer e-mail from Third party.

We are of the opinion that liability is down against Insured for turning without proper lookout. 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" at **\$3,159.50(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 10,118.03	\$ 2,350.00
2. Loss of Rental (11.5 days x \$133.75)	\$ 1,538.13	\$ 802.50 (6 days x \$133.75)
3. LTA Search Fee	\$ 7.00	\$ 7.00
Total	\$ 11,663.16	\$ 3,159.50

Enclosed here with all the relevant documents for your perusal.

For 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: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Tuesday, May 12, 2020 1:57 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>

Subject: RE: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Without Prejudice

Dear Khanchna

Third party was able to see our insured stationary preparing to turn left and and yet, third party squeeze into the small space.

We are in view that this should be 50/50.

Please negotiate at 50/50.

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Thanks.

Pauline Tham

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6541 | F: (65) 6224 7175

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

Sent: Wednesday, April 1, 2020 11:12 AM

To: Ben Tang <Ben.Tang@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

Subject: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

YOUR REF: SNM19D205736/XE1978L/BEN

OUR REF: CC3/CTI19021648/Qkb3

Dear Sir/Madam,

We refer to the above matter.

Collision occurred when Insured driver was making a left turn.

We are of the opinion that liability is down against Insured for turning without proper lookout. 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**" at **\$3,159.50(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 10,118.03	\$ 2,350.00
2. Loss of Rental (11.5 days x \$133.75)	\$ 1,538.13	\$ 802.50 (6 days x \$133.75)
3. LTA Search Fee	\$ 7.00	\$ 7.00
Total	\$ 11,663.16	\$ 3,159.50

Enclosed here with all the relevant documents for your perusal.

For 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: Ben Tang <Ben.Tang@sg.cntaiping.com>

Sent: Tuesday, 10 December 2019 11:57 AM

To: Shu Pei (LKKAuto) <shupeil@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>

Subject: RE: OUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Shu Pei

Please find attached our insured SAS report.

Thank you.

Best Regards

Ben Tang

Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #XX-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6175 | F: (65) 6222 1033

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From: Claims Dept of CTI

Sent: Monday, December 9, 2019 6:12 PM

To: Ben Tang <Ben.Tang@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; Shu Pei (LKKAuto) <shupeil@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: OUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Ben,

Please revert LKK.

Note : officer in charge – Ben Tang 63896175.

***** Kindly quote our reference number when replying.**

Regards,

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

T: (65) 63896116 | F: (65) 62247175

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From: Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]

Sent: Monday, 9 December, 2019 4:34 PM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: Direct Settlement - Accident Involving XE1978L (OI : CTI - TBA) AND SHF475L (TP : LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHF 475L at M/s SMRT Automotive Services Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

Thank you

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeilkkauto.com | fax: 6741-4108

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

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