

Your Ref : PA5005J
Our Ref : 020013/01

MR CHAK KUM HOONG

Correspondence Address : (claims@kkinhin.com.sg)
c/o M/s K. Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Date : 24. July 2020

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00
Springleaf Tower
Singapore 079909
Motor Claims Dept

Dear Sir/Madam

**ACCIDENT INVOLVING SKS9694H AND PA5005J ALONG ULU PANDAN ROAD
ON 09 JANUARY 2020**

I am the owner of the m/vehicle SKS 9694H which was involved in the above accident.

My vehicle sustained damages as a result of the said accident and I am now claiming against you for the followings:-

1. Costs of repairs		\$ 3,605.04
2. Loss of use of vehicle at \$ per day for 9 day(s)	(Richards Car Rental) ..	\$ 1,800.00
3. Police documents/Search fees		\$ 2.00
4. Surveyor report fee		\$

	Total:	\$ 5,407.04
		=====

Please advise whether you are prepared to settle my claim as outlined above. As I have yet to settle my repair bill with my repairers, I hereby authorise my repairers and/or their representatives to negotiate/compromise settlement of above claim on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



enc1.

Letter of Authorization

To Whom It May Concern

Accident on 09 Jan 2020 involving SKS9694H / PA5005J

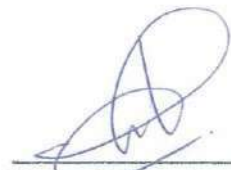
Along Ulu Pandan Road

I/We Chak Kum Hoong NRIC NO. S6841635C of
Blk 553 Choa Chu Kang North 6 #08-02 Singapore 680553

owner of Motor Vehicle Registration No SKS9694H insured by
NTUC Income Insurance Co-Operative Ltd under Policy No. 5100488789-01

do hereby authorize M/s K.Kim Hin Auto Pte Ltd as my/our
representative with full authority to write, negotiate and settle claim for damages on my/our
behalf against the owner and /or driver of Motor Vehicle Regn No. PA5005J
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,
M/s K.Kim Hin Auto Pte Ltd and the said
payment be forwarded to them to be construed as full and final discharge of my/our claim.



Owner's Signature & Company Stamp

14/01/2020

Date

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMB1SN3064171900

Claim No : SNM20D200150/PA5005J/TKL

Claimant : CHAK KUM HOONG

Amount : S\$4,567.04

DOLLARS FOUR THOUSAND FIVE HUNDRED SIXTY SEVEN AND CENTS
FOUR 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. : SKS 9694H

Insured Vehicle No. : PA 5005J

Date of Loss : 09/01/2020

Place of Accident : ULU PANDAN 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 : MSM LOGISTICS PTE LTD

Driver Name : TAN GUAN KENG

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) General Damages	S\$	
(2) Cost of Repair/ Excess	S\$	3,605.04
(3) Loss of Use /Rental/ Earning	S\$	960.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	2.00
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/Towing Fee/Disbursement	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL	S\$	4,567.04
	=====	

Claimant Name : CHAK KUM HOONG

NRIC No : SXXXX635C

Signature :



Date :

19/3/2021

金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-20,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkimhin.com.sg

No. : 24579

Date : 18-Jan-2020

PAGE : 1

Vehicle Insured : PA 5005 J
Accident Date : 09-Jan-2020

Our Ref : 020013 (CHINA) / MARGARET

CHINA TAIPING INSURANCE (S) PTE LTD

COST OF REPAIR FOR SUBARU LEGACY 2.5I (2015) SKS9694H

=====

1 pc	front bumper		594.00	
1 pc	n/s front bumper side retainer		18.30	
1 pc	n/s front bumper spray nozzle		86.40	
1 pc	n/s front bumper spray nozzle pump		160.00	
1 pc	n/s front bumper top seal		27.00	
10 pcs	front bumper clips	@ S\$ 3.50	35.00	
1 pc	n/s head lamp assy		1,870.00	
1 pc	n/s head lamp lower bracket		32.80	
1 pc	n/s front fender		270.00	
1 pc	n/s front fender top garnish		18.00	

			3,111.50	
Less 20% :			-622.30	

				2,489.20

To remove, cut out damaged parts,
panel beating, welding, align,
refix and to renew affected parts. 360.00

To putty and respray on affected
portions. 500.00

To focus headlamps. To check front
wiring and lighting operation. 20.00

3,369.20
Add 7% GST : 235.84

Total : S\$ 3,605.04
=====

Singapore Dollars Three Thousand Six Hundred
and Five and Cents Four Only

金興(龔)汽車私人有限公司
K. KIM HIN AUTO PTE LTD



RICHARDS CAR RENTAL PTE. LTD.

(Co. Reg. No. 200700321D)

160 Sin Ming Drive, #02-21, Sin Ming AutoCity
Singapore 575722
Tel: (65) 6452 7132 Fax (65) 6454 9575

INVOICE

MR CHAK KUM HOONG
C/O K KIM HIN AUTO PTE LTD
160 SIN MING DRIVE #02-20
SIN MING AUTOCITY
SINGAPORE 575722

No. : IV 07979**Date :** 27.06.2020**Vehicle No :** SKD3287T
TOYOTA CAMRY 2.

DESCRIPTION	AMOUNT
RENTAL CHARGES FOR VEHICLE FROM 09.01.2020 TO 18.01.2020 9 DAYS X S\$ 200.00	1,800.00
AGREEMENT NO.: 14433	
REMARK : SKS9694H	
Cheque should be crossed and made payable to RICHARDS CAR RENTAL PTE. LTD.	TOTAL \$ 1,800.00

Issued By

RICHARDS CAR RENTAL PTE. LTD.

(Co. Reg. No. 200700321D)

160 Sin Ming Drive, #02-21, Sin Ming AutoCity, Singapore 575722
Tel: 6452 7132 Fax: 6454 9575

RENTAL AGREEMENT

Vehicle No.	Make/Model
SKD3287T	Toyota Camry

No: 14433

Date:

HIRER'S PARTICULARS

Name	: CHAK KUM HOONG
Address	: Blk 553 CHOA CHU KANG NORTH 6 #08-02 S(680553)
Telephone (Resident)	:
(Office)	:
H/p	: 96287137
NRIC or Passport No.	: S6841635C
Nationality	:
Date of Birth	: Age :
Driving Licence No.	: Expires :
Type	: Local/Int'l Issued :
Driving Experience	:

DRIVER'S PARTICULARS (if different from Hirer)

Name	:
Address	:
Telephone (Resident)	:
(Office)	:
H/p	:
NRIC or Passport No.	:
Nationality	:
Date of Birth	: Age :
Driving Licence No.	: Expires :
Type	: Local/Int'l Issued :
Driving Experience	:

CHARGES

	\$	cts
9 Day(s) @S\$ 200	1800	00
Week(s) @S\$		
Month(s) @S\$		
Insurance		
Additional Rental payable		
Surcharge of fuel		
Total	1800	00
Less Deposit (cash cheque No.)		
Balance payable / Refundable		
Refund received (cash cheque No.)		

Note: 1) Hirer is liable for all parking fines and traffic violations.

2) Excess - In the event of any accident, the Hirer is liable to pay first (S\$ 2000/-) plus loss of earnings before the damaged vehicle is being repaired.

3) Young, Inexperienced or Aged driver, additional excess of (S\$ 3000/-) will apply. (≤24yrs) (≤24yrs) (≥65yrs)
\$ 2000/-

I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the Hire Agreement printed overleaf.

* Windscreen claim \$100 will apply if st
hit. Otherwise full price will apply.

Stamp & Signature of Hirer

Signature of Driver
(if different from Hirer)

Recipient's Signature

Date

Date

Date

Date Out	09/01/2020	Date In	18-01-2020
Time Out	10.30 AM/PM	Time In	11.00 AM/PM
Mileage at delivery / pick up		Mileage on returning	
Fuel level at delivery / pick up		Fuel on returning	
Hire period expires on	at		
Surcharge of fuel will be at S\$	per 1/4 tank		

Kindly note the following: -

Remarks: No work permit holders are allowed to drive;
No drivers below 23 years old are allowed to drive;
Driving to Malaysia is strictly not allowed.

SKS 9694H

QK 29694H

Third Party Insurer Enquiry

Our Ref No: GR-20-004747
Date of Request: 09/01/2020

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date 09/01/2020
Enquiry By Lee Aik Ann, Simon
TP Vehicle No. PA5005J
Accident Date 09/01/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
PA5005J	China Taiping Insurance (Singapore) Pte. Ltd.	22/08/2019-21/08/2020	6389 6111

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

8K 99694H

TAX INVOICE

Our Ref No: GR-20-004747
Date of Request: 09/01/2020

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date 09/01/2020
Enquiry By Lee Aik Ann, Simon
TP Vehicle No. PA5005J
Accident Date 09/01/2020

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

ACCIDENT INVOLVING PA 5005J AND SKS 9694H ON 09/01/2020

Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Wed 10/14/2020 10:26 AM

To: MSMTS@SINGNET.COM.SG <MSMTS@SINGNET.COM.SG>

 1 attachments (142 KB)

TP VIDEO SCREENSHOT.pdf;

Our Ref: CC6/CTI20000947/Kea3

14 OCT 2020

MSM LOGISTICS PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING PA 5005J AND SKS 9694H ON 09/01/2020

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,

Asher

Case Handler

Email: ashersng@lkkauto.com

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

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.

Asher Sng (LKKAUTO)

From: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Sent: Thursday, 11 March 2021 10:11 AM
To: Asher Sng (LKKAUTO)
Cc: Claims Dept of CTI; Admin A
Subject: RE: [MANDATE REQUEST] RE: OUR REF: SNM20D200150/PA5005J/TKL - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Follow Up Flag: Follow up
Flag Status: Completed

Without Prejudice

Dear Asher,

We refer to your email below.

Please proceed to offer at up to \$4,687.04(all-in).

Please keep us posted for our necessary action.

Thank you.

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.

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 7175

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

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Tuesday, March 9, 2021 9:03 PM
To: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: OUR REF: SNM20D200150/PA5005J/TKL - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Hi Sir,

We refer to the email dated 08/01/2021.

Third party is chasing for offer / settlement.

Kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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.

From: Asher Sng (LKKAuto)

Sent: Friday, 5 February 2021 12:36 PM

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

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

Subject: RE: [MANDATE REQUEST] RE: OUR REF: SNM20D200150/PA5005J/TKL - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Hi Kah Leong,

Enclosed a copy of the third party video for your easy reference.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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



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.

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

Sent: Friday, 5 February 2021 11:56 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: [MANDATE REQUEST] RE: OUR REF: SNM20D200150/PA5005J/TKL - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Dear Asher,

We refer to your email below.

We noted that our insured reported that our insured was being hit from the rear and the scene photographs provided by third party does not seem that our insured was changing lane.

In view of the conflicting version, please obtain the video for us to review the matter.

Thank you.

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.

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 7175

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

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, January 29, 2021 3:51 PM
To: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: OUR REF: SNM20D200150/PA5005J/TKL - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Your ref : SNM20D200150
Our ref : CC6/CTI20000947/Kea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured changed lane and hit third party vehicle. We are of the opinion that BOLA scenario 15 is applicable for this matter. Liability is not in our insured's favour.
We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " **K KIM HIN AUTO PTE LTD**" at **\$4,567.04 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 5,055.02	\$ 3,605.04
2. Loss of Rental (9days x \$200)	\$ 1,800.00	\$ 960.00 (6days x \$160)

3. LTA Search Fee	\$ 2.00	\$ 2.00
Total :	\$ 6,857.02	\$ 4,567.04

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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



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.

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

Sent: Monday, 20 January 2020 6:46 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: OUR REF: SNM20D200150/PA5005J/TKL - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Without Prejudice

Dear Mei Kwan,

We refer to your email below.

Attached is our insured's GIA report for your necessary action.

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: Claims Dept of CTI
Sent: Monday, January 20, 2020 4:23 PM
To: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>; Mei Kwan (LKKAuto <Meikwan@lkkauto.com>; 'Asher Sng (LKKAuto' <AsherSng@lkkauto.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: OUR REF: SNM20D200150/PA5005J/TKL - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Dear Kah Leong,

Please revert LKK.

Note : officer in charge – Kah Leong

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

Thank you

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 63896116 | F: (65) 62247175

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, January 20, 2020 10:10 AM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: Direct Settlement - Accident Involving PA5005J (OI : CTI - TBA) and SKS9694H (TP : LKK REF - CC6/CTI20000947/Kea3) on 09/01/2020

Dear Sir/ Madam,

We refer to the above matter.

We have inspected TP vehicle SKS 9694H at M/s K Kim Hin Auto Pte Ltd - Sin Ming 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 Asher and she can be contacted at DID: 6841 6051.

To check availability of the case handler , you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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