

LEE TECK SENG

c/o Blk 7 Sin Ming Industrial Estate

#01-76

Singapore 575642

Date: 9-4-2020

CHINA TAIPIING INSURANCE (SINGAPORE) PTE LTD

3 ANSON ROAD

#16-00 SPRINGLEAF TOWER

SINGAPORE 09909

MOTOR CLAIMS DEPT.

Dear Sir / Madam

ACCIDENT INVOLVING MOTOR VEHICLES SJD 4227Y AND XE3606Y
ALONG PUNGGOL WAY (AT THE SION TEE LRT STATION) ON 14-03-2020

I / We, the owner of Vehicle No. SJD 4227Y which was involved in the above accident.

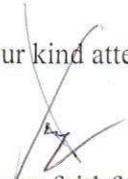
My / Our vehicle sustained damages as a result of the above said accident and I / we are now claiming against you for the followings:-

- | | | |
|--|---|------------------|
| 1. Costs of repair | - | \$7436.50 |
| 2. Loss of Use/Rental fees <u>11 Days (PR)</u> | - | \$1100.00 |
| 3. Police / GIA report / LTA fees | - | \$ 2.00 |
| 4. Surveyor report fees | - | |
| 5. Others | - | |
| Total: | | <u>\$8538.50</u> |

Please advise whether you are now prepare to settle my claims as outlined above.

I / We hereby authorise my / our repairers, M/s **Alan's United Auto Pte. Ltd.** and/or their representatives to negotiate/compromise settlement of my / our above claim on my / our behalf. If there is a settlement I / we further authorise you to pay whatever settlement sum to my / our repairers being the outstanding repair bill and incidentals due to them.

Your kind attention and prompt settlement is much appreciated.


14/3/20
Yours faithfully,

LETTER OF AUTHORITY

ACCIDENT INVOLVING SJD 4227 Y AND XE 3606 Y
ALONG PUNGGOL WAY (AFTER SOON TECK LRT STATION)
ON 14-03-2020

BY THE LETTER OF AUTHORITY, I / We, LEE TECK SENG
NRIC NO. S18455482 The owner of Vehicle No. SJD 4227 Y

Hereby irrevocably appoint Messrs **Alan's United Auto Pte. Ltd.** at Block 7, Sin Ming Industrial Estate, Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our behalf and to do all and/or any of the followings:-

1. To submit, negotiate/compromise and to resolve settlements of my/our above mentioned claim.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favor of **Alan's United Auto Pte. Ltd.**
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever as they deem necessary for the purpose of settling my/our said claim.

I / We hereby declare that all the processing and documents done by virtue of this letter of authority on my/our behalf by my/our repairers or any person authorized by them shall be as good valid and effectual to all intends and purposes whatsoever as if the same had been done or executed by me/us in person.

I / We further confirm that the acceptance by Messrs **Alan's United Auto Pte. Ltd.** of the settlement amount constitute the full discharge of my/our claim(s) in respect of the above accident.

Signed on the 14 (day) 03 (month) 2020 (year)


14/3/20
Acknowledged by Owner
(company stamp if applicable)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSN1764071902

Claim No : SNM20D201352

Claimant : LEE TECK SENG

Amount : S\$8,538.50
DOLLARS EIGHT THOUSAND FIVE HUNDRED THIRTY EIGHT AND CENTS FIFTY 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. : SJD 4227Y

Insured Vehicle No. : XE 3606Y

Date of Loss : 14/03/2020

Place of Accident : PUNGGOL WAY (AFTER SOON TECK LRT STATION)

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 : KOK TONG TRANSPORT & ENGINEERING WORKS PTE LTD

Driver Name : ANG HOCK KEE

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\$	7,436.50
(3) Loss of Use/Rental/Earning	S\$	1,100.00
(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\$	8,538.50

Claimant Name : LEE TECK SENG

NRIC No : SXXXX548Z

Signature : _____

Date : 30/11/20

ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

Vehicle Insured : XE3606Y
Accident Date : 14-Mar-2020
Our Ref : 020036 (CHINA) / CHAN

No. : 15910
Date : 04-Apr-2020
PAGE : 1

FINAL REPAIR COST FOR TOYOTA WISH 1.8A SJD4227Y
=====

- To supply spare parts
- To remove & renew rear windscreen glass and conduct water leak test.
- To remove roof lining, front and rear seats, trim board and carpet
- To apply undersealing
- To putty and spray replaced parts
- To remove, cut-out damaged parts, panel beating, welding, align, refix and to renew above parts

	6,950.00
Add 7% GST :	486.50

Total :	S\$ 7,436.50
	=====

Singapore Dollars Seven Thousand Four Hundred and Thirty Six and Cents Fifty Only

CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

CUSTOMER

LEE TECK SENG
C/O ALAN'S UNITED AUTO PTE LTD

BLK 7 SIN MING IND. ESTATE
SECTOR C, #01-76
SINGAPORE 575642.

MR. ALAN KHONG

INVOICE NO: **C200145**

DATE : 07.04.2020

TERM : CASH

RENTAL FEES FOR :-

s/n	rental veh no.	vha no.	reference	no. of day/s	unit pr \$	amount
1	SJU 3479D	8752	SJD 4227Y	11	\$ 100.00	\$ 1,100.00
		***	*****	***		

PLEASE LET US HAVE YOUR CHEQUE MADE IN FAVOR
OF **CHIN HUI CAR RENTAL**

TOTAL: \$ 1,100.00

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.



CHIN HUI CAR RENTAL

CHIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,
SINGAPORE 575642. TEL: 6453 4680

REGN. NO.: 53090791K

VEHICLE RENTAL AGREEMENT

NO: **8752**

HIRER'S PARTICULAR

Hirer: **LEE TEUK SENH**
 NRIC / Passport No: **S18455482** Date of Birth: **6-9-1950**
 Address: **Buk 112 BISHAN ST. 12**
#06-163 S 570112
 Driving Licence No: _____ Pass Date: **30-7-1975**
 Contact Number: **98922835**

Vehicle No: **SJU 3479D** Mileage Out: **159366**
 Make & Model: **TOYOTA ALZIS** Auto Manual
 Group:
 OUT : Date **14-3-2020** OUT : Time **5.30 p.m**
 Replace Veh No: _____ Mileage Out: _____
 OUT : Date _____ OUT : Time _____

DRIVERS PARTICULARS
(if different from Hirer)

Appointed Driver: **LEE WEI HUANG**
 NRIC / Passport No: **S81117817** Date of Birth: **15-4-1981**
 Address: **Buk 313 C SUMANG LINK**
#13-143 S 823313
 Driving Licence No: _____ Pass Date: **15-4-2003**
 Contact Number: **94887180**

CHARGES			
Daily	11	@ \$ 100/-	per day
Weekly		@ \$	per week
Monthly		@ \$	per month
Hours		@ \$	per hour
Others		@ \$	
SUB-TOTAL \$			1100.00

New Insurance Policy Terms & Conditions as at 08-12-2010

1. NOT PERMITTED TO DRIVE - Not Covered
 Driver Age 22 years old and below
 Driver above Age 70 years old
 Driver less than 2 years Driving Experience

2. ADDITIONAL EXCESS - S\$3000.00
 Driver Age 23 to 25 years old with 2 years driving experience
 Driver Age 65 to 70 years old with 2 years driving experience

PETROL LEVEL

Out	E	1/4	1/2	3/4	F
In	E	1/4	1/2	3/4	F

TOTAL CHARGES \$ **1100.00**

REMARKS

SJD 4227Y

IMPORTANT!
FOR SINGAPORE USE ONLY

Excess Liability: **S\$2500.00**
 Malaysia Excess (With Prior Consent): **NOT ALLOWED.**

Hirer's Signature: _____
 Addition Driver's Signature: _____

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CHIN HUI CAR RENTAL in connection with this agreement is true.

- * IMPORTANT**
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
 - THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
 - VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
 - IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CHIN HUI CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY
25/3/20	2.35 p.m	160307	

SIGNATURE OF HIRER / DRIVER: _____



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-20-043966
Date of Request: 14/03/2020

Your Ref No: Online Purchase

Alan's United Auto Pte Ltd
Blk 7 Sin Ming Industrial Estate
#01-76
Singapore 575642

Dear Sir/Madam,

Enquiry Date 14/03/2020
Enquiry By Chan Yew Siah
TP Vehicle No. XE3606Y
Accident Date 14/03/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XE3606Y	China Taiping Insurance (Singapore) Pte. Ltd.	23/10/2019-22/10/2020	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.

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**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-043966
Date of Request: 14/03/2020

Your Ref No: Online Purchase

Alan's United Auto Pte Ltd
Blk 7 Sin Ming Industrial Estate
#01-76
Singapore 575642

Dear Sir/Madam,

Enquiry Date 14/03/2020
Enquiry By Chan Yew Siah
TP Vehicle No. XE3606Y
Accident Date 14/03/2020

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 XE 3606Y AND SJD 4227Y ON 14/03/2020

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

Thu 5/14/2020 2:15 PM

To: KINHOE.NG@KTCGROUP.COM.SG <KINHOE.NG@KTCGROUP.COM.SG>

Our Ref: CC6/CTI20004110/Kea3

14 MAY 2020

KOK TONG TRANSPORT & ENGINEERING WORKS PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING XE 3606Y AND SJD 4227Y ON 14/03/2020

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

DID: 6841 6051

FAX: 6741 4108

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.

RE: [MANDATE REQUEST] Re: OUR REF: SNM20D201352/XE3606Y/CECILIA - Accident Involving XE3606Y (OI : CTI - TBA) AND SJD4227Y (TP : LKK REF - CC6/CTI20004110/Kea3) on 14/03/2020

Cecilia Low <cecilia.low@sg.cntaiping.com>

Thu 10/29/2020 11:19 PM

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

[Strictly Confidential]

Hi Asher

Please proceed to negotiate as proposed;

	Amount Proposed
1. Cost of Repairs (with GST)	\$ 7,436.50
2. Loss of Rental (11days x \$100)	\$ 1,100.00 (11days x \$100)
3. LTA Search Fee	\$ 2.00
	Total \$ 8,538.50

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 correspondences should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Cecilia Low (Ms)

Senior Executive
Claims

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6530 | F: (65) 6225 5879

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

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

Sent: Thursday, 10 September 2020 3:52 PM

To: Cecilia Low <cecilia.low@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>

Subject: [MANDATE REQUEST] Re: OUR REF: SNM20D201352/XE3606Y/CECILIA - Accident Involving XE3606Y (OI : CTI - TBA) AND SJD4227Y (TP : LKK REF - CC6/CTI20004110/Kea3) on 14/03/2020

Your ref : SNM20D201352

Our ref : CC6/CTI20004110/Kea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle. We are of the opinion that BOLA scenario 27 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 " **ALAN'S UNITED AUTO PTE LTD**" at **\$8,538.50 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 10,092.24	\$ 7,436.50
2. Loss of Rental (11days x \$100)	\$ 1,100.00	\$ 1,100.00 (11days x \$100)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 11,194.24	\$ 8,538.50

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

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: Cecilia Low <cecilia.low@sg.cntaijing.com>

Sent: Wednesday, May 13, 2020 8:49 PM

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

Subject: RE: OUR REF: SNM20D201352/XE3606Y/CECILIA - Accident Involving XE3606Y (OI : CTI - TBA) AND SJD4227Y (TP : LKK REF - CC6/CTI20004110/Kea3) on 14/03/2020

Hi Asher

Please refer to attached SAS.

Thank you.

NOTICE :

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All correspondences should be made via email claimsdept@sg.cntaijing.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Cecilia Low (Ms)

Senior Executive
Claims

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6530 | F: (65) 6225 5879

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

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Thursday, 2 April 2020 10:18 AM

To: Cecilia Low <cecilia.low@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: OUR REF: SNM20D201352/XE3606Y/CECILIA - Accident Involving XE3606Y (OI : CTI - TBA) AND SJD4227Y (TP : LKK REF - CC6/CTI20004110/Kea3) on 14/03/2020

Hi Cecilia,

Kindly advise if insured reported the accident, if yes please forward us a copy for our necessary action.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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

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

Sent: Wednesday, 18 March 2020 10:35 PM

To: Cecilia Low <cecilia.low@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: SNM20D201352/XE3606Y/CECILIA - Accident Involving XE3606Y (OI : CTI - TBA) AND SJD4227Y (TP : LKK REF - CC6/CTI20004110/Kea3) on 14/03/2020

Dear Cecilia,

Please revert LKK.

Note : officer in charge – Cecilia 63896530.

*** 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

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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, March 18, 2020 7:53 PM

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

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving XE3606Y (OI : CTI - TBA) AND SJD4227Y (TP : LKK REF - CC6/CTI20004110/Kea3) on 14/03/2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected TP vehicle SJD 4227Y at M/s Alan's United 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
- 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 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)