



## ADVANCE AUTO GARAGE

10 Kaki Bukit Road 2 #01-21, First East Centre, S(417868)

Tel: 9007 9247

Email: [advanceag@hotmail.com](mailto:advanceag@hotmail.com)

UEN: 53395571L

Date : 13/10/2020  
Your Ref : **GBK1513Z**  
To: : **CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD**  
Attn : Motor Claims Department

Dear Sir/Mdm,

**RE: Accident on 16/04/2020 between SKZ9393P and GBK1513Z along CTE (City) beside entrance from PIE (Tuas)**

We refer to the above matter and would like to settle it directly in an amicable manner.

Please find attached copies of the below mentioned for your kind perusal:

- 1) Invoice No.AAGCL-023 @ **S\$2,900.00**
- 2) Loss of Use @ **S\$900.00 (05 Days x S\$180)**
- 3) Authorization to Act
- 4) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issued upon amount finalization.

Thank you.

Yours faithfully,



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**Xavier Lim**  
**Advance Auto Garage**

## LETTER OF AUTHORITY

Name : Soh Cheng Hao

Address : Blk 401 Ang Mo Kio Ave. 10

: #04-607 S(560401)

Contact No : \_\_\_\_\_

TO: China Taiping Insurance (Singapore) Pte. Ltd.

Dear Sirs,

ACCIDENT INVOLVING SKZ9393P AND GBK1513Z ON 16/04/2020

AT/ALONG CTE(City) beside Entrance from PIE(Tuas)

I/We, Soh Cheng Hao, am/are the registered owner of  
motor car no. SKZ 9393P

Please note that I have assigned all compensation monies due to me/us in the above stated accident to **ADVANCE AUTO GARAGE**.

I/We, hereby authorize you to release all compensation monies pertaining to the above-mentioned accident to **ADVANCE AUTO GARAGE** and forward your settlement cheque to **ADVANCE AUTO GARAGE** whom I had authorized to collect the said compensation monies.

Thank You



Signature of Claimant



Witness By

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNW00005322000

Claim No : SNM20D201797

Claimant : SOH CHENG HAO

Amount : S\$3,400.00

DOLLARS THREE THOUSAND AND FOUR HUNDRED 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. : SKZ 9393P

Insured Vehicle No. : GBK 1513Z

Date of Loss : 16/04/2020

Place of Accident : CTE (CITY) BESIDE ENTRANCE FROM PIE (TUAS)

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 : 138 TRANSPORT AND LOGISTIC PTE LTD

Driver Name : CHAN SIN KAI

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.


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(1) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	2,900.00
(3) Loss of Use/ <del>Rental/Earning</del>	S\$	500.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/Towing Fee/Disbursement	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL . . . . .	S\$	3,400.00
	=====	

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Claimant Name : SOH CHENG HAO

NRIC No : SXXXX076C

Signature : 

Date : 23/02/2021

# Sales Invoice

## Advance Auto Garage

10 Kaki Bukit Road 2  
#01-21 First East Centre  
Singapore 417868  
Reg No: 53395571L  
(+65) 9007 9247

DATE: 13/10/2020  
INVOICE NO.: AAGCL-023  
VRN: SKZ9393P

Bill To:  
CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD  
3 ANSON ROAD, #16-00 SPRINGLEAF TOWER  
SINGAPORE 079909

ATTN: MOTOR CLAIMS DEPARTMENT

Description	AMOUNT
ACCIDENT REPAIRS CARRIED OUT AS PER YOUR SURVEYOR RECOMMENDATION	\$2,900.00
LUMP SUM	
Total:	\$2,900.00

- \* All prices stated are in SGD  
\* Please make all cheques payable to Advance Auto Garage  
\* Car handed over in satisfactory post repair condition

**THANK YOU FOR YOUR BUSINESS**

**ACCIDENT INVOLVING GBK 1513Z AND SKZ 9393P ON 16/04/2020**

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

Fri 11/6/2020 4:38 PM

To: clemence@138gp.com.sg <clemence@138gp.com.sg>

 1 attachments (3 MB)

SKZ 9393P VIDEO.mp4;

**Our Ref: CC6/CTI20005284/Aea3**

06 NOV 2020

**138 TRANSPORT AND LOGISTIC PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBK 1513Z AND SKZ 9393P ON 16/04/2020**

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](mailto: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:** Tuesday, 9 February 2021 2:38 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Claims Dept of CTI  
**Subject:** RE: SNM20D201797/C02/GBK1513Z/TANKL / FW: [MANDATE REQUEST] Re: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

### Without Prejudice

Dear Asher,

We reviewed the matter.

Please proceed to offer at \$3,400.00 (all-in).

Please keep us posted for us to act accordingly.

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](mailto: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](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/)

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**From:** Tan Kah Leong  
**Sent:** Monday, February 8, 2021 2:31 PM  
**To:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Subject:** RE: SNM20D201797/C02/GBK1513Z/TANKL / FW: [MANDATE REQUEST] Re: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

### Without Prejudice

Dear Asher,

We refer to your email below.

We are not agreeable with the revised offer.

Based on the video footage provided, third party was in the midst of changing lane when accident occurred.

In view of the above, BOLA scenario 15 should apply.

Please proceed to reject third party property claim based on the above.

Please keep us posted for us to act accordingly.

Thank you.

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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

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**From:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Sent:** Friday, December 4, 2020 2:44 PM  
**To:** Angie Foo <[angie.foo@sg.cntaiping.com](mailto:angie.foo@sg.cntaiping.com)>  
**Subject:** O/R: SNM20D201797/C02/GBK1513Z/TANKL / FW: [MANDATE REQUEST] Re: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

LOD.

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Thank you

**Chong Boon Sen**  
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](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平獅城 Taiping SG

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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Friday, 4 December 2020 2:41 PM  
**To:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@sg.cntaiping.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** [MANDATE REQUEST] Re: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Your ref : SNM20D201797/GBK1513Z/TKL  
Our ref : CC6/CTI20005284/Aea3q2

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 "**ADVANCE AUTO GARAGE**" at **\$3,400.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 5,472.00	\$ 2,900.00
2. Loss of Use (5days x \$180)	\$ 900.00	\$ 500.00 (5days x \$100)
Total\$	6,372.00	<b>\$ 3,400.00</b>

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](mailto: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) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Friday, November 6, 2020 4:35 PM

**To:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@sg.cntaiping.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Hi Kah Leong,

We refer to the email below.

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

Video clearly show that third party have changed into insured lane and stationary, however insured rear ended third party vehicle.

We are of the opinion that the liability is not in our insured favor.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto: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.*

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**From:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@sg.cntaiping.com)>

**Sent:** Wednesday, May 6, 2020 5:33 PM

**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

**Without Prejudice**

Dear Mei Kwan,

We refer to your email below.

Attached is a copy of our insured accident report.

Please note that insured deny contact with third party vehicle.

Thank you.

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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](http://www.sg.cntaiping.com) | FB: [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/)

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Thursday, April 30, 2020 1:32 PM  
**To:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@sg.cntaiping.com)>  
**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z (OI : CTI - TBA) AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

**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.**

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Tan Kah Leong [<mailto:KahLeong.Tan@sg.cntaiping.com>]  
**Sent:** Tuesday, 21 April 2020 1:14 PM  
**To:** Mei Kwan (LKKAuto); Asher Sng (LKKAuto)  
**Subject:** RE: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z (OI : CTI - TBA) AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Without Prejudice

Dear Mei Kwan,

Thanks for the email clarification.

We regret to advise that our insured has yet to report the accident.

We will write to our insured to report the accident asap.

Thank you.

**NOTICE :**

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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](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/)

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**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Monday, April 20, 2020 8:14 PM

**To:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@sg.cntaiping.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z (OI : CTI - TBA) AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Dear Kah Leong,

TP veh - SKZ 9393P.

**"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."**

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Tan Kah Leong [<mailto:KahLeong.Tan@sg.cntaiping.com>]  
**Sent:** Monday, 20 April 2020 7:29 PM  
**To:** Mei Kwan (LKKAUTO); Asher Sng (LKKAUTO)  
**Subject:** RE: O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z (OI : CTI - TBA) AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Without Prejudice

Dear Mei Kwan,

We refer to your email below.

Please advise the correct third party vehicle/details as the subject header does not tally with your email below.

Thank you.

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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

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**From:** Claims Dept of CTI  
**Sent:** Monday, April 20, 2020 5:27 PM  
**To:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@sg.cntaiping.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** O/R : SNM20D201797/GBK1513Z/TKL - Accident Involving GBK1513Z (OI : CTI - TBA) AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Dear Kah Leong,

Please revert LKK.

Note : officer in charge – Kah Leong 63896193.

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

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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](http://www.sg.cntaiping.com) | FB: [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | WeChat: 太平獅城 Taiping SG

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Sunday, April 19, 2020 5:41 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

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

**Subject:** Direct Settlement - Accident Involving GBK1513Z (OI : CTI - TBA) AND SKZ9393P (TP : LKK REF - CC6/CTI20005284/Aea3) on 16/04/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SLD 864K at M/s Advance Auto Garage - Kaki Bukit on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

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.

**"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."**

***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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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