PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02 SINGAPORE 486443 TEL: 65446671 FAX: 62141511

CO. REG: 200707743D GST REG: 200707743D

Our Ref: SHD1076J/VC

WITHOUT PREJUDICE

4 September 2020

Your Ref: SDK8363U

(By Email Only)

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

Dear Sir/Madam

ACCIDENT INVOLVING SHD1076J AND SDK8363U ALONG SIMS AVENUE EAST ON 28.07,2020

We have been authorized by Premier Taxis Pte Ltd, the owner of Taxi vehicle number: **SHD1076J**, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: **SDK8363U** at the material time of the accident with the driver of our client's vehicle, **Ms. ONG LOY YONG.**

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: **SDK8363U**, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repair (Incl. GST)	\$	214.00
(2) Loss of Rental – 1 Day @ \$50.29 per day	\$	50.29
(3) Loss of Income – 1 Days @ \$100.00 per day	\$	100.00
(4) GIA Search fee	<u>\$</u>	2.00
	<u>\$</u>	366.29

A copy of each of the following supporting documents is enclosed:

- (1) GIA report. police report & sketch plan of SHD1076J
- (2) Driver's I/C and Driving License
- (3) Vehicle Registration card, Certificate of Insurance, Certification Letter
- (4) Check In/Out Voucher
- (5) GIA search

WITHOUT PREJUDICE

China Taiping Insurance (Singapore) Pte Ltd

3 Anson Road #16-00

Springleaf Tower

Singapore 079909

Attn: The Motor Claims Department

Dear Sir/Madam,

ACCIDENT INVOLVING SHD1076J AND SDK8363U ALONG SIMS AVENUE EAST

ON 28.07.2020

We, Premier Taxis Pte Ltd, the registered owner of vehicle No: SHD1076J. We, hereby

authorize the said workshop, M/s Premier Automotive Services Pte Ltd to execute sign

discharge voucher/Indemnity forms and all necessary documents in connection with and arising

out of the above claim, and collect all compensation monies due to us from you or any other

party, regarding the said accident.

Thank You.

Premier Taxis Pte Ltd Authorized Signatory

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSN3076721902

Claim No : SNM20D202657C02/3(TOHHS)

Claimant : PREMIER TAXIS PTE LTD

Amount : \$\$300.00

Singapore Dollars THREE 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. : SHD1076J Insured Vehicle No. : SDK8363U

Date of Loss

: 28/07/2020

Place of Accident : SIMS AVE EAST

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

: CHEONG CHONG THYE PATRICK

Driver Name : CHEONG CHONG THYE PATRICK

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\$ 300.00

S\$ 300.00

Claimant Name:

PREMIER TAXIS PTE LTD

NRIC No :

Signature

This Settlement excludes any bodily injuries arising out of the above said accident and pertains to property damage only

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02 SINGAPORE 486443 TEL:65446671 FAX:62141511 CO. REG:200707743D GST REG:200707743D

Our Ref: SHD1076J/VC Your Ref: SDK8363U

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

Claims Department - Vincent Chua

Email: vincent.chua@premierauto.com.sg

DID: 65446689

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client - Premier Taxis Pte Ltd

This is a computer-generated letter. No signature is required.



26 August 2020

To Whom It May Concern

Dear Sir/Madam

CERTIFICATION LETTER

This letter serves to inform that Ong Loy Yong of NRIC Number S6831532H is a registered driver of SHD1076J. Ong Loy Yong is paying a discounted daily rental rate of \$50.29 (Inclusive of GST) on 28 Jul 2020.

Should you require further information, please contact us at 6214 8880.

Thank you.

Yours sincerely

Chin/Bee Lian (Ms)

Assistant Vice President

Taxis Administration

Prepared By: Hasnah

PREMIER TAXIS PTE LTD
23 Changi South Avenue 2
#03-02
Singapore 486443
Telephone: +65 6214 8880 Fax: +65 6214 0330
www.premiertaxi.com.sg
Co. Reg. No. 200304975H



VEH NO)	 			 	
		J	OB N	١Q.		

CHECK IN / OUT VOUCHER

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g production and the same	$\sqrt{}$			BODY MARKINGS
	1	l		1 – Light Dent 5 – Damaged 2 – Serious Dent 6 – Chip
CHECKED IN BY (PREMIER'S AUTHOR	RISED WORKSHOP)	CHECKED OUT BY (PREMIER'S AUTH	ORISED WORKSHOP)	3 – Light Scratch 7 – Crack 4 – Serious Scratch 8 – Peeling
SERVICE / REPAIRS	DONE		DRIVER'S REMARKS	
SERVICING T / BELT AIRCON SYSTEM TURBO BRAKE SYSTEM CLUTCH SYSTEM BULB UNDER CARRIAG) 30 720 -+=/	TIME of ACCIDENT: /350		
□ BATTERY				

7/28/2020 Invoice



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-20-087641

Date of Request:

28/07/2020

Your Ref No:

Online Purchase

Premier Automotive Services Pte Ltd

23 Changi South Ave 2

#01-02

Singapore 486443

Dear Sir/Madam,

Enquiry Date

28/07/2020

nquiry By

GOH WEE DEK

rP Vehicle No.

SDK8363U

Accident Date

28/07/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SDK8363U	China Taiping Insurance (Singapore) Pte. Ltd.	19/09/2019-18/09/2020	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.

s is a computer generated document and requires no signature.

7/28/2020 Invoice



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-20-087641

Date of Request:

28/07/2020

Your Ref No:

Online Purchase

Premier Automotive Services Pte Ltd

23 Changi South Ave 2

#01-02

Singapore 486443

Dear Sir/Madam,

Enquiry Date

28/07/2020

quiry By

GOH WEE DEK

ਾਮੰ Vehicle No.

SDK8363U

Accident Date 28/07/2020

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

[X] GIRO [] Cash [] Cheque

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 25 August 2020 6:26 PM

To: 'PCCT'; sales

Cc: Claims Dept of CTI; sales; Chee So Chow; alfred.toh@sg.cntaiping.com; Admin A

Subject: RE: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and

SHD 1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Attachments: Accident video TP.avi

OUR REF: CC3/CTI20007791/ks3

Dear Mr. Patrick Cheong,

ACCIDENT BETWEEN SDK8363U & SHD 1076J ON 28/07/2020

We refer to the above matter.

Kindly be informed that we have noted from the third party's accident video (as attached) that you were changing lane without proper lookout and without ensuring that it was safe to do so and third party was moving in his own lane. We also noted that after the collision, you did not stop.

As such, we would like to advise that we are of the view the liability is down against you as per our principal's (China Taiping Insurance) e-mail to you dated 19/8/2020.

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.

Thank you.

***The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client, to any third party, or any social media or media platform."

Best Regards,

Khanchna | Case Handler LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: PCCT <ctcheongp@yahoo.com.sg>

Sent: 19 August 2020 4:23 PM

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

<alfred.toh@sg.cntaiping.com>

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

Khanchna (LKK Auto)

From: Alfred Toh <alfred.toh@sg.cntaiping.com>

Sent: 9 October 2020 11:06 AM **To:** Khanchna (LKK Auto); Admin A

Cc: Claims Dept of CTI; Alfred Toh; sales; Hsiao Tong (LKKAuto)

Subject: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD

1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Attachments: Traffic Police Investigation Report.pdf; PIR (SHD1076J).jpg; Email from Insured dispute

liability.pdf; LOD (SHD1076J).pdf

LKK REF - CC3/CTI20007791/ks3

CTI REF - SNM20D202657C02/3(tohhs) - SDK8363U

Dear Khanchna

We refer to your emails pertaining to the above matter.

Comments of Insured in his email of 2 September 2020 on practices of driving is well noted.

However, negotiation on claims are based on the nature of the accident.

In view of the above, please proceed to resolve the property damage claim at \$306.29.

p.s. we have waived penalty on late reporting on this accident as exceptional case based on our agent's appeal.

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. 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: 太平狮城 TaipingSG

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

Sent: Friday, October 9, 2020 9:48 AM

To: Alfred Toh <alfred.toh@sg.cntaiping.com>

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

Subject: FW: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK REF	= -
CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN	

Dear Mr. Alfred,

We refer to the above matter and our e-mail dated 21/9/2020.

Appreciate your approval/instructions.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: 21 September 2020 4:55 PM
To: alfred.toh@sg.cntaiping.com

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

Subject: FW: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Dear Mr. Alfred,

We refer to the above matter.

We have already received a copy of the Police investigation result and it is against our Insured for failing to stop after the accident, failing to render assistance and failing to report the accident within 24 hours.

We have also received a copy of the LOD.

Insured still dispute in his e-mail dated 2/9/2020 (as attached) that the accident is not his fault.

Please let us know whether it is okay or not for us to send the below email reply to Insured.

Thank you.

Regards, Khanchna

DRAFT E-MAIL TO INSURED****

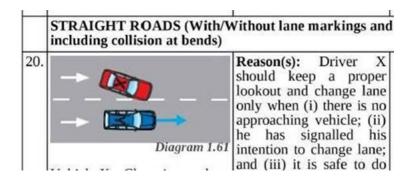
OUR REF: CC3/CTI20007791/ks3

Dear Mr. Patrick,

We have noted that the Traffic police has issued stern warning to you for this accident.

We would like to advise that we are of still of the view the liability is down against you as per our principal's (China Taiping Insurance) e-mail to you dated 19/8/2020.

As explained (below), please take note that it is the duty of the driver that is making the lane change to ensure proper lookout, ensure that there is no approaching vehicle and it is safe to make a lane change.



The breakdown of our proposed settlement with third party is as follows: -

Total	\$ 306.29
4. GIA Search fee	\$ 2.00
3. Loss of Income (1 days x \$40)	\$ 40.00
2. Loss of Rental (1 days x \$50.29)	\$ 50.29
1. Cost of Repair (with 7% GST)	\$ 214.00

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 7 days and we will seek further instruction from China Taiping Insurance Pte Ltd.

Thank you.

Best Regards,

Khanchna | Case Handler LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: PCCT < ctcheongp@yahoo.com.sg>

Sent: 14 September 2020 5:51 PM

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

Cc: Admin A admin-a@lkkauto.com">; sales sales@vitesseinsurance.com>

Subject: Re: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK

REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Hello Ms Khanchna,

I would like to have an update if CTI & LKK have come to an agreement with third party & if it has been accepted.

If so, please feedback the final settlement amount.

Additionally, I have received the Traffic Police investigations report today and am cleared of all charges. There is neither conviction against me nor criminal record.

For your record purposes.

Thank you for your kind attention & appreciate your response.

Patrick Cheona

Tel: 9117 6313

On Wednesday, 2 September 2020, 11:18:19 PM SGT, PCCT < ctcheongp@yahoo.com.sg> wrote:

From: PCCT < ctcheongp@yahoo.com.sg>

Sent: 2 September 2020 11:16 PM

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

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

Subject: Re: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK REF -

CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Hello Ms Khanchna,

Thank you for your reply.

Here are my personal opinions:

- 1) When I signalled my intention to switch lane, the video shows third party Speed: 54Km/h Distance: 619.6Km Time:
- 13:51:43. I estimate when the impact occurred, the video shows third party Speed: 69Km/h Distance: 619.7Km Time:
- 13:51:45. I have given sufficient indication of my intention to switch lane of at least 100m & 2 full seconds. I do not agree that it was a split second action.
- 2) At the point in time when I decided to switch lane, it was clear traffic and I did not expect third party to speed up and cover the distance in such a short time.
- 3) I could also claim that if third party did not speed up and covered at least 100m in a mere 2 seconds, this accident could also have been avoided.

Therefore, if CTI & LKK decided to ignore these facts, I rest my case and have no further comments. I will leave the decision to LKK to negotiate an amicable settlement.

I strongly feel that by deciding to make payments to third party, this encourages more reckless drivers speeding up when someone showed their intention to switch lane instead of giving way, being a courteous & considerate driver. After all, if any accidents occur, this party will not be in the wrong since this party was traveling in its own lane, even though driving recklessly.

Switching lanes are part & puzzle of driving from one destination to another, however, if every driver behaves like third party speeding up instead of giving way when someone indicates their intention way in advance to switch lane, there will be a lot more accidents happening on our roads.

Once again, thank you for considering my points & for your kind attention to this matter.

Patrick Cheong

On Wednesday, 2 September 2020, 06:08:52 PM SGT, Khanchna (LKK Auto) < khanchna@lkkauto.com > wrote:

OUR REF: CC3/CTI20007791/ks3

Dear Mr. Patrick Cheong,

ACCIDENT BETWEEN SDK8363U & SHD 1076J ON 28/07/2020

We refer to the above matter and your e-mail dated 26/8/2020.

We refer to your point as follows, please refer to our reply/comments in blue:

- 1. "When I signaled my intentions to switch lane by indicator lamp, I was at least more than two car lengths in front of third party. Therefore, my view was clear that there were clear traffic before I switch."
 - From the third party's accident video, it seems that in a split second the lane change was made when third party vehicle was already very close to your vehicle
- 2. The third party decided to speed up from 54km/h to 69km/h as indicated on the video footage. The road Sims Avenue East has a 50km/h speed limit.
 - Please note that third party was only moving in his own lane. The onus is on the driver that is making the lane change to ensure proper lookout and ensure that it is safe to make a lane change.
- 3) As a result of the speed up, third party actually knocked into my side mirror even after I switched back into my lane when I heard a horn from third party.
- If you did not attempt to switch lane and position your vehicle in such a close vicinity with Third party, we opine that the accident is avoidable.

As for the police report that you have lodged, whether the traffic police will take any action against third party on speed limit is a different issue. Under common law, we have to negotiate with third party for claim settlement to avoid any litigation resulting in a higher claim cost.

As such, we would like to advise that we are of still of the view the liability is down against you as per our principal's (China Taiping Insurance) e-mail to you dated 19/8/2020.

We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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: PCCT <ctcheongp@yahoo.com.sg>

Sent: 26 August 2020 10:59 AM

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

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

alfred.toh@sg.cntaiping.com; Admin A <admin-a@lkkauto.com>; sales@vitesseinsurance.com

Subject: Re: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK

REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Hello Mr Alfred Toh & Ms Khanchna,

Thank you for your video footage & reply.

I would like to highlight a few points that I observed from the video footage.

- 1) When I signaled my intentions to switch lane by indicator lamp, I was at least more than two car lengths in front of third party. Therefore, my view was clear that there were clear traffic before I switch.
- 2) The third party decided to speed up from 54km/h to 69km/h as indicated on the video footage. The road Sims Avenue East has a 50km/h speed limit.
- 3) As a result of the speed up, third party actually knocked into my side mirror even after I switched back into my lane when I heard a horn from third party.

In view of this new evidence and information, I have made another police report to support my case. Attached is the police report for your reference.

Please advise what is your recommended next course of action.

I hope both China Taiping & LKK will take into consideration of such situation if you decide to continue with your negotiations for an amicable settlement.

Thank you for your kind attention to this matter.

Yours sincerely,

Patrick

On Tuesday, 25 August 2020, 06:26:00 PM SGT, Khanchna (LKK Auto) < khanchna@lkkauto.com > wrote:

OUR REF: CC3/CTI20007791/ks3

Dear Mr. Patrick Cheong,

ACCIDENT BETWEEN SDK8363U & SHD 1076J ON 28/07/2020

We refer to the above matter.

Kindly be informed that we have noted from the third party's accident video (as attached) that you were changing lane without proper lookout and without ensuring that it was safe to do so and third party was moving in his own lane. We also noted that after the collision, you did not stop.

As such, we would like to advise that we are of the view the liability is down against you as per our principal's (China Taiping Insurance) e-mail to you dated 19/8/2020.

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.

Thank you.

***The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client, to any third party, or any social media or media platform."

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: PCCT <ctcheongp@yahoo.com.sg>

Sent: 19 August 2020 4:23 PM

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

<alfred.toh@sg.cntaiping.com>

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

<sochow.chee@sg.cntaiping.com>

Subject: Re: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK

REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Dear Mr Alfred Toh,

Since this case has been reported to the Traffic Police, I will await the outcome from Traffic Police. The Traffic Police is reviewing the video footage.

i will not comment further.

Please let me know the outcome of LKK negotiations and how much compensation has to be paid.

As of now, I just spoke to LKK and Third Party has not submitted their documents yet.

Patrick Cheong

On Wednesday, 19 August 2020, 03:40:18 PM SGT, Alfred Toh <alfred.toh@sq.cntaiping.com> wrote:

CLAIM NO: SNM20D202657C02/3(at)

DATE OF ACCIDENT: 28 JULY 2020

POLICE REPORT FILED ON 4 AUGUST 2020 (upon receipt of Traffic Police notification)

ACCIDENT REPORT FILED ON 6 AUGUST 2020

Dear Mr Patrick Cheong

We refer to your email of 19 August 2020 and our email of 6 August 2020 pertaining to the alleged hit and run accident involving your vehicle (SDK8363U) and SHD1076J.

Please be advised that we did not insist you to pay for the claim by the taxi as it shall be indemnified under your motor insurance policy.

You reported that you changed lane and swerved back to your lane after hearing horn from the rear and suddenly heard a bang sound and realized that the taxi has hit onto your left wing mirror.

SH1076J reported that while he was moving straight, you encroached to his lane abruptly resulting your vehicle collided with front wing mirror of his taxi.

Based on the nature of the accident, we regret to advise that liability is not in your favour (although you managed to served back to your lane and mirror hit by taxi, travelling straight at the rear) and shall be instructing M/s LKK Auto Consultants Pte Ltd (our appointed agent handling third party claims) to negotiate on quantum of the claim.

For your information, did not stop to exchange particulars after accident (whether minor or major) can be considered as "hit and run" as defined by the Traffic Police under the law.

NOTICE:

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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@sq.cntaiping.com

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

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From: PCCT < ctcheongp@yahoo.com.sg>

Sent: 19 August 2020 12:18 PM

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

<alfred.toh@sq.cntaiping.com>

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

Subject: Re: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK

REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Hello Alfred,

There are a few points that I would like to clarify.

Firstly, I am not in the wrong and I do not intend to make any payments or settlement with the other party.

It was just a very light touch on my car left wing mirror and the mirror just spring back slightly & returned to its original position.

In fact, it was the other party that hit my car left side mirror.

As a result, I thought it was just a normal case of wing mirror issue which can happen anytime.

Secondly, in view of this very minor incident, I did not stop to exchange any particulars.

I did not make any police report until Aug 4 when the traffic police (Mr Irman - investigation officer) informed me that I have to make a report.

Subsequently, I also received a message from insurance company that I have to make a report as third party made a claim against me.

Finally, so far, no one has contacted me.

I did call Ms Khanchna on Aug 5 and was told no information yet on the said claim.

I strongly disagree with any claimw against me and will not do any private settlement.

Please take note of my case & decision.

Thank you.

Tel: 91176313
SDK8363U
On Thursday, 6 August 2020, 11:15:34 AM SGT, Alfred Toh alfred.toh@sg.cntaiping.com > wrote:
LKK REF - CC3/CTI20007791/ks3
CTI REF - SNM20D202657C02/3(at) SDK8363U
Dear Mr Patrick Cheong
You may want to discuss with Ms Khanchna of M/s LKK Auto Consultants Pte Ltd at 6841 2360 (our appointed agent for handling third party claims) after reporting the accident.
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Best Regards
Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

Patrick Cheong

W: <u>www.sg.cntaiping.com</u> | FB: <u>www.facebook.com/chinataipingsg/</u> | WeChat: 太平狮城 TaipingSG

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From: Patrick Cheong < ctcheongp@yahoo.com.sg >

Sent: Thursday, August 6, 2020 10:29 AM

To: sales <sales@vitesseinsurance.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>

Subject: Re: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK

REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

Hello Alfred

I will try to make a report today.

I saw there is an estimated repair cost. Could you please send that to me as well in case i decide direct settlement.

Thank you.

Best regards,

Patrick Cheong

On 5 Aug 2020, at 3:26 PM, Vitesse Insurance < sales@vitesseinsurance.com > wrote:

hi Patrick, pls kindly assist to make the accident report at any authorised workshops as attached.

cheers

chris

Vitesse

7030 Ang Mo Kio Ave 5

05-34 Northstar @ AMK

Singapore 569880

Tel: 65533 468 (Main Line)

Fax: 65533 068

Email: <u>sales@vitesseinsurance.com</u>

Whatsapp: https://wa.me/6591695050

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Please consider the environment before printing this email

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From: Alfred Toh <alfred.toh@sg.cntaiping.com>

Date: Wed, Aug 5, 2020 at 3:10 PM

Subject: Direct Settlement - Accident Involving SDK 8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK REF -

CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

To: suli@lkkauto.com <suli@lkkauto.com >, Admin A <admin-a@lkkauto.com >, Khanchna (LKK Auto)

<khanchna@lkkauto.com>, sales <sales@vitesseinsurance.com>

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

LKK REF - CC3/CTI20007791/ks3

CTI REF - SNM20D202657C02/3(at)

POLICY NO: DMPCSN30767219022

VEHICLE NO: SDK 8363U

INSURED: CHEONG CHONG THYE PATRICK

Dear Sirs

Please note that Insured has not and/or has yet to file accident report till date.

Aside to M/s Vitesse Insurance, please assist to notify CHEONG CHONG THYE PATRICK to file the accident report **IMMEDIATELY** to enable us to handle the incoming property damage claim against his motor insurance policy.

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Best Regards

Alfred Toh

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Email: claimsdept@sg.cntaiping.com

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

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From: Su Li (LKK Auto) <suli@lkkauto.com> Sent: Wednesday, August 5, 2020 11:29 AM To: Alfred Toh <alfred.toh@sg.cntaiping.com>

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

<khanchna@lkkauto.com>

Subject: RE: SNM20D202657/SDK8363U/TOHHS / FW: Direct Settlement - Accident Involving SDK 8363U (OI: CTI -

TBA) and SHD 1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SHD 1076J at M/s PREMIER AUTOMOTIVE SERVICES PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

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

Kindly let us have a copy of insured's accident report for our necessary action.

Please note that the case handler in-charge is Khanchna.

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

* 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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com Fax: 6271 8802

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

Branch: Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Chong Boon Sen [mailto:boonsen.chong@sg.cntaiping.com]

Sent: Thursday, 30 July 2020 10:22 AM

To: Su Li (LKK Auto); Admin A; Khanchna (LKK Auto); Alfred Toh

Cc: Claims Dept of CTI

Subject: O/R: SNM20D202657/SDK8363U/TOHHS / FW: Direct Settlement - Accident Involving SDK 8363U (OI: CTI -

TBA) and SHD 1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020

Dear all,

Please note that officer in charge for this case is Alfred Toh

Claim no. SNM20D202657/SDK8363U/TOHHS.

Dear Alfred.

Pls revert LKK.

NOTICE:

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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 | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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From: Su Li (LKK Auto) < suli@lkkauto.com > Sent: Wednesday, July 29, 2020 2:15 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 SDK 8363U (OI: CTI - TBA) and SHD 1076J (TP: LKK REF -

CC3/CTI20007791/ks3) on 28/07/2020

Dear Sir / Madam,

We refer to the above matter.

Fyi – vehicle not in and still pending for survey.

Kindly let us have a copy of insured's accident report for our necessary action.

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

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

* 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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com Fax: 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

<TP GIA REPORT.pdf>

<CTI AUTHORIZED WORKSHOPS.pdf>

Pls assist

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Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

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Branch: Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

LKK REF - CC3/CTI20007791/ks3

CTI REF - SNM20D202657C02/3(at) SDK8363U

Dear Mr Patrick Cheong

You may want to discuss with Ms Khanchna of M/s LKK Auto Consultants Pte Ltd at **6841 2360** (our appointed agent for handling third party claims) after reporting the accident.

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Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com
W: <u>www.sg.cntaiping.com</u> FB: <u>www.facebook.com/chinataipingsg/</u> WeChat: 太平狮城 TaipingSG
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From: Patrick Cheong <ctcheongp@yahoo.com.sg> Sent: Thursday, August 6, 2020 10:29 AM To: sales <sales@vitesseinsurance.com>; Alfred Toh <alfred.toh@sg.cntaiping.com> Subject: Re: Direct Settlement - Accident Involving SDK8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN</alfred.toh@sg.cntaiping.com></sales@vitesseinsurance.com></ctcheongp@yahoo.com.sg>
Hello Alfred
I will try to make a report today.
I saw there is an estimated repair cost. Could you please send that to me as well in case i decide direct settlement.
Thank you.
Best regards,
Patrick Cheong

hi Patrick, pls kindly assist to make the accident report at any authorised workshops as attached.

cheers

chris

Vitesse

7030 Ang Mo Kio Ave 5

05-34 Northstar @ AMK

Singapore 569880

Tel: 65533 468 (Main Line)

Fax: 65533 068

Email: sales@vitesseinsurance.com

Whatsapp: https://wa.me/6591695050

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From: Alfred Toh <alfred.toh@sg.cntaiping.com>

Date: Wed, Aug 5, 2020 at 3:10 PM

Subject: Direct Settlement - Accident Involving SDK 8363U (SNM20D202657C02/3(at) and SHD 1076J (TP: LKK REF -

CC3/CTI20007791/ks3) on 28/07/2020 - HIT & RUN

To: suli@lkkauto.com>, Admin A admin-a@lkkauto.com>, Khanchna (LKK Auto)

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

LKK REF - CC3/CTI20007791/ks3

CTI REF - SNM20D202657C02/3(at)

POLICY NO: DMPCSN30767219022

VEHICLE NO: SDK 8363U

INSURED: CHEONG CHONG THYE PATRICK

Dear Sirs

Please note that Insured has not and/or has yet to file accident report till date.

Aside to M/s Vitesse Insurance, <u>please assist to notify</u> **CHEONG CHONG THYE PATRICK** to file the accident report <u>IMMEDIATELY</u> to enable us to handle the incoming property damage claim against his motor insurance <u>policy</u>.

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Best Regards

Alfred Toh

Senior Executive

Claims Department

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From: Su Li (LKK Auto) < suli@lkkauto.com > Sent: Wednesday, August 5, 2020 11:29 AM To: Alfred Toh <alfred.toh@sg.cntaiping.com >

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

<khanchna@lkkauto.com>

Subject: RE: SNM20D202657/SDK8363U/TOHHS / FW: Direct Settlement - Accident Involving SDK 8363U (OI: CTI -

TBA) and SHD 1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SHD 1076J at M/s PREMIER AUTOMOTIVE SERVICES PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

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

Kindly let us have a copy of insured's accident report for our necessary action.

Please note that the case handler in-charge is Khanchna.

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

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Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch: Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Chong Boon Sen [mailto:boonsen.chong@sg.cntaiping.com]

Sent: Thursday, 30 July 2020 10:22 AM

To: Su Li (LKK Auto); Admin A; Khanchna (LKK Auto); Alfred Toh

Cc: Claims Dept of CTI

Subject: O/R: SNM20D202657/SDK8363U/TOHHS / FW: Direct Settlement - Accident Involving SDK 8363U (OI: CTI-TBA) and SHD 1076J (TP: LKK REF - CC3/CTI20007791/ks3) on 28/07/2020

Dear all,

Please note that officer in charge for this case is Alfred Toh

Claim no. SNM20D202657/SDK8363U/TOHHS.

Dear Alfred,

Pls revert LKK.

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Thank you

Chong Boon Sen

Claims Department

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Branch: Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

<TP GIA REPORT.pdf>

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Pls assist

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

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

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Thank you.

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Su Li | Admin Support

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