

**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:** Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses) <[OngHuaYen@smrt.com.sg](mailto:OngHuaYen@smrt.com.sg)>

**Sent:** Monday, 12 October, 2020 5:50 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Cc:** Chong Fei Yuan (Auto Svcs/Claims & IA/Claims & IA) <[FeiYuan@smrt.com.sg](mailto:FeiYuan@smrt.com.sg)>; Balqish Binte Abdul Halil (Auto Svcs/Claims & IA/Claims & IA/Buses) <[BalqishBAH@smrt.com.sg](mailto:BalqishBAH@smrt.com.sg)>; Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <[TanWeiTeck@smrt.com.sg](mailto:TanWeiTeck@smrt.com.sg)>; Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <[ChanSiauChin@smrt.com.sg](mailto:ChanSiauChin@smrt.com.sg)>; Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA) <[FooChitYan@smrt.com.sg](mailto:FooChitYan@smrt.com.sg)>

**Subject:** OUR REF:BUS/08/20/1030 - ACCIDENT ON 18/08/20 INVOLVING SMB3591B AND SMP9603M ALONG JALAN TOA PAYOH (AFTER BS:52089-OPP BLK 195)

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SMB3591B. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$1,316.00
Loss of Use	\$875.00 ( 2.5 days x \$350.00 )
LTA search fee	\$7.00
<b>Total</b>	<b>\$2,198.00</b>

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 2) GIA report
- 3) 3) LTA Search Fee

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Thanks & Regards  
Hua Yen



**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**



I, SMRT BUSES LTD (the third party claimant") of 2 TANJONG KATONG ROAD, #08-01, PLQ3, SINGAPORE 437161 (address), owner of SMB 3591B (vehicle no.) hereby authorize SMRT AUTOMOTIVE SERVICES PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no SMB 3591B that was damaged pursuant to the accident which occurred on 18/08/2020 (date) along JLN TOA PAYOH BEFORE EXIT TO PIE (location) involving vehicle no/s SMP 9603M ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 22 (day) of 03 (month) 2021 (year)

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

  
  
Signed by "the workshop"  
(with chop)

**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

"We/I, **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$658.00** (Repair Cost), **S\$350.00** (Loss of ~~Rental~~/Use), **S\$7.00** (Disbursement) for vehicle no. **SMB 3591B** that was damaged pursuant to the accident which occurred on **18/08/2020** (date) along **JALAN TOA PAYOH** (location) involving vehicle no/s **SMP 9603M**. This is pursuant to the inspection conducted on **25/08/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **SMRT BUSES LTD** ("the third party claimant") of vehicle no. **SMB 3591B** make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to **SMB 3591B** (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 22 (day) of 03 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



Customer Code: 3000066

SMRT BUSES LTD

Block Unit  
STREET 62  
6 ANG MO KIO  
SINGAPORE 569140



SMRT Automotive Services Pte Ltd  
2 Tanjong Katong Road, Tower 3, Paya  
Lebar Quarter, #08-01, Singapore 437161  
Tel: 65 69083530 Fax: 65 69083592

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV200900400  
Date : 28.09.2020  
Vehicle No. : SMB3591B  
Your Ref No. : BUS/08/20/1030  
Our Ref No. : 24107965  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount		Amount
Parts						
Exterior Panel, Rad Access Door R/H	1.00	\$2485.08	100.00	\$2485.08	\$	0.00
PANEL,EXTERIOR:R/H,FOR ADL DD BUS	1.00	\$ 408.91	100.00	\$ 408.91	\$	0.00
POD,TAIL LIGHT:R/H,FOR ADL E500 DD BUS	1.00	\$1703.25	100.00	\$1703.25	\$	0.00
				Sub-Total		\$ 0.00
Labour						
TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	1.00	\$ 530.00	0.00	\$ 0.00	\$	530.00
Others						
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	1.00	\$ 786.00	0.00	\$ 0.00	\$	786.00
				GRAND TOTAL		\$ 1,316.00

Remark :

Make/Model : ENVIRO 500  
Accident Date : 18.08.2020

### Payment Instructions

- By Cheque: Crossed and made payable to "SMRT Automotive Services Pte Ltd" with invoice no. indicated on the reverse side. No receipt will be issued unless requested.
- By Bank Transfer:
  - Account Name : SMRT Automotive Services Pte Ltd
  - Bank Name : DBS Bank Ltd - SGD
  - Bank Account No.: 018-008617-4
  - Swift Code : DBSSSGSG

*Koo Yew Chung*

Koo Yew Chung, Sep 28, 2020 16:43 GMT+8

Authorised Signature  
for SMRT Automotive Services Pte Ltd

## Enquire Transaction History

### Transaction History Details

Log Date/Time: 24 Aug 2020 / 16:02:09

Asset Type:	Vehicle	Transaction Amount:	\$7.49
Asset ID:	SMP9603M		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20200824160209283932

Search Date / Time: 18 Aug 2020 08:30:00

Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.

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

[Enquire Related Logs](#)

[Back to List](#)

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Wednesday, 25 November 2020 12:26 PM  
**To:** TAMMIE\_THAM@HOTMAIL.COM  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** ACCIDENT INVOLVING SMP 9603M & SMB 3591B ALONG/AT JALAN TOA PAYOH  
(AFTER BS:52089-OPP BLK 195 ON 18/08/2020)

Our Ref: CC3/AIG20009079/Qra3

**THAM HWEE ENG- BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMP 9603M & SMB 3591B ALONG/AT JALAN TOA PAYOH (AFTER BS:52089-OPP BLK 195 ON 18/08/2020)**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from SMB 3591B against your motor insurance policy.

Based on the circumstances of accident and both parties damage profile, we are of the view that both parties should exercise caution when merging. The case would be resolved at equal liability. Therefore, we will proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **7 days** i.e. by **02/12/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

*c.c. AIG Asia Pacific Insurance Pte Ltd*  
*(Motor Claims Dept)*

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	27 Aug 2020 16:35	<b>Clim Dtl Modified</b>	Claimant's Name: -> SMRT BUSES LTD. Claimant's ID: -> 198202292D.	[A] HOW MEI KWAN
2	27 Aug 2020 16:35	<b>Clim Veh Model Changed</b>	(204094) Alexander Dennis ENVIRO500 8.8 D (A).	[A] HOW MEI KWAN
3	27 Aug 2020 16:35	<b>Clim Created</b>	Reg No: SMB3591B. Acct Date: 2020/08/18. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: SMRT Automotive Services Pte Ltd (Woodlands)	[A] HOW MEI KWAN
4	27 Aug 2020 16:35	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	27 Aug 2020 16:35	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/09/07	[A] HOW MEI KWAN
6	27 Aug 2020 16:35	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	27 Aug 2020 16:35	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[I] Merimen Administrator
8	27 Aug 2020 16:36	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
9	27 Aug 2020 16:36	<b>Adj Adjuster Assigned</b>	[None] -> OI SUN PIN	[A] HOW MEI KWAN
10	30 Nov 2020 14:32	<b>Adj Im. Advice Submitted</b>	Next Rpt:Final Rpt.Due Date:2020/09/07	[A] Jaslin Kok Chin Yi
11	30 Nov 2020 14:35	<b>Adj Mandate Request</b>	Cur.Reg:2023.00:Liability:50%(Merging lane)*Quantum:(a)COR:\$1,316.00+ (b)LOU(2days x \$350.00):\$700.00 + (c) LTA/ GIA search fee:\$7.00 = Total:\$2,023.00 *Vehicle Model: Alexander Dennis Enviro 500 * Recommended 2 repair days	[A] Jaslin Kok Chin Yi
12	01 Dec 2020 12:13	<b>Adj Mandate Request Cancelled</b>		[A] Jaslin Kok Chin Yi
13	01 Dec 2020 12:27	<b>Adj Im. Advice Submitted</b>	Next Rpt:Final Rpt.Due Date:2020/09/07	[A] Jaslin Kok Chin Yi
14	01 Dec 2020 12:29	<b>Adj Mandate Request</b>	Cur.Reg:1015.00:Liability:50%(Merging lane)*Quantum:(a)COR:\$1,316.00+(b)LOU(2days x \$350.00):\$700.00 = Total:\$1,008.00 (Base on 50% liability) + (c) LTA/ GIA search fee:\$7.00 = Total:\$1,015.00 *Vehicle Model: Alexander Dennis Enviro500 * Recommended	[A] Jaslin Kok Chin Yi
15	30 Dec 2020 10:54	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/09/07. Mandate Remarks: please submit interim report and reseek m andate	[I] Goh, Jeremy-CX
16	30 Dec 2020 10:54	<b>Adj Mandate Set</b>	Maintained:please submit interim report and reseek mandate	[I] Goh, Jeremy-CX
17	07 Jan 2021 17:19	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
18	07 Jan 2021 17:19	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	07 Jan 2021 17:19	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2015/05/04.	[A] JOANNE LEE KHANG MIN
20	07 Jan 2021 17:19	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
21	11 Jan 2021 14:38	<b>Adj Mandate Request</b>	Cur.Reg:2073.00:Lia:50%(MERGING)*Quantum:(a)CORw/GST: \$1,316 + (b)LOU(2.5days x \$300):\$750 + (c)LTA/GIA search fee: \$7 = Total(50%):\$1,040.00*Vehicle Model: Alexander Dennis*Recommended 2 repair days + 0.5 PRS=2.5DAYS	[A] Jaslin Kok Chin Yi
22	09 Mar 2021 14:24	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2020/09/07. Mandate Remarks: mandate approved. please ensure offer is at 50% LOB.	[I] Goh, Jeremy-CX
23	09 Mar 2021 14:24	<b>Adj Mandate Set</b>	Approved:1015.00:mandate approved. please ensure offer is at 50% LOB.	[I] Goh, Jeremy-CX

Date From  Date To  Audit Type

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History