

Hsiao Tong (LKKAuto)

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Sent: Thursday, 22 October 2020 2:22 PM
To: CS A Team; Admin A
Subject: LOD Re: Accident on 4/9/2020 involving SHD 6260K & SMD 7975R (AIG's insured)
Our Ref: TAX/09/20/2009/lg
Attachments: 1280_001.pdf

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$1,454.30
Loss of Rental	\$475.08 (4 days x \$118.77)
Loss of Income	\$90.00 (**1.5 day x \$60.00)
LTA Search Fee	\$7.00
Total	\$2,026.38

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) GIA report
- 4) Accident vehicle laid-up report
- 5) LTA search
- 6) Vehicle attachment history

Please let us have your offer soon. Thanks.

** our hirer took a replacement taxi from 4/9/20 at 2.10pm to 7/9/20 at 8.40am. Please refer to the attached vehicle attachment history.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd





Date:

Our Ref. No.:

Letter of Authorisation

I, SIM KENG LIM (Name) (NRIC No.: [REDACTED])
registered hirer / relief driver / taxi share driver of SMRT taxi registration number
SND 6260K hereby authorise **SMRT Automotive Services Pte Ltd**
("AutoSvs") to deal with all matters arising out of the accident between my taxi
and SMD 775R (Lewis) happened on 04/09/2020 @ 10-10AM
along Function of Jalan Liman Kasturi & Jalan Liman Manis
(the "Accident") on my behalf, including but not limited to instituting and any claims or
proceedings against such party or parties (as AutoSvs deems fit in its absolute
discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or
action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve
and settle any proceeding or claim arising out of the accidents, including but not limited
to doing any act or executing any document or signing the Discharge Voucher on my
behalf as may be required.

Name

SIM KENG LIM

Signature:

NRIC No.

Tel No.

Address

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

I, SMRT TAXIS PTE LTD (the third party claimant") of BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705 (address), owner of SHD 6260K (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 SHD 6260K that was damaged pursuant to the accident which occurred on 04/09/2020 (date) along JUNC OF JLN LIMAU KASTURI/JLN LIMAU MANIS (location) involving vehicle no/s SMD 7975R ("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 SMRT TAXIS PTE LTD.

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 16 (day) of Feb (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 SS\$1,890.00 (Global Sum) for vehicle no. SHD 6260K that was damaged pursuant to the accident which occurred on 04/09/2020 (date) along JUNC OF JLN LIMAU KASTURI/JLN LIMAU MANIS (location) involving vehicle no/s SMD 7975R.

This is pursuant to the inspection conducted on 04/09/2020 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner SMRT TAXIS PTE LTD (“the third party claimant”) of vehicle no. SHD 6260K 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 SHD 6260K (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 16 (day) of Feb (month) 20 21 (year)


Signed by appointed surveyor


Signed by “the workshop” (with chop)

*** This Discharge Voucher applies only to the claimant's claim or his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

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 : 1990042802
Invoice No. : IV201000182
Date : 16.10.2020
Vehicle No. : SHD6260K
Your Ref No. : TAX/09/20/2009
Our Ref No. : 24108064
Terms : 30 Days



Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4
SINGAPORE 757705

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
Parts					
FENDER SUB-ASSY, FR , RH	1.00	\$ 977.80	(25.00)	\$ 244.45	\$ 733.35
LINER, FR FENDER, RH	0.00	\$ 202.50	0.00	\$ 0.00	\$ 0.00
RETAINER, FR WHEEL RH	0.00	\$ 3.20	0.00	\$ 0.00	\$ 0.00
PROTECTOR, FR FENDER RH	0.00	\$ 93.90	0.00	\$ 0.00	\$ 0.00
PAD, FR WHEEL RH	0.00	\$ 59.60	0.00	\$ 0.00	\$ 0.00
APRON SUB-ASSY, FRONT FENDER , RH	0.00	\$ 979.40	0.00	\$ 0.00	\$ 0.00
WHEEL, DISC FRONT	0.00	\$1879.40	0.00	\$ 0.00	\$ 0.00
HUB & BEARING ASSY, RH & LH	0.00	\$ 668.90	0.00	\$ 0.00	\$ 0.00
CAP SUB-ASSY, WHEEL	0.00	\$ 211.50	0.00	\$ 0.00	\$ 0.00
TYRE	0.00	\$ 126.74	0.00	\$ 0.00	\$ 0.00
MIRROR ASSY, OUTER REAR VIEW , RH	0.00	\$1436.60	0.00	\$ 0.00	\$ 0.00
COVER, OUTER MIRROR, RH	0.00	\$ 108.60	0.00	\$ 0.00	\$ 0.00
COVER, FR BUMPER	1.00	\$ 521.00	(100.00)	\$ 521.00	\$ 0.00
SUPPORT, FR BUMPER RH	0.00	\$ 80.10	0.00	\$ 0.00	\$ 0.00
SUPPORT, FR BUMPER LH	0.00	\$ 82.30	0.00	\$ 0.00	\$ 0.00
CLIPS PIECE, FRT & RR BUMPER	0.00	\$ 4.50	0.00	\$ 0.00	\$ 0.00
MOULDING, FRONT BUMPER SIDE, RH	0.00	\$ 95.60	0.00	\$ 0.00	\$ 0.00
EMBLEM, SIDE PANEL (HYBRID)	1.00	\$ 54.60	(25.00)	\$ 13.65	\$ 40.95
Sub-Total					\$ 774.30
Labour					
TO REPAIR FRONT RH PORTION	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
Others					
TO REMOVE AND REFIX WING MIRROR	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00

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 (Oct 16, 2020 16:06 GMT+8)

Authorised Signature
for SMRT Automotive Services Pte Ltd



Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4
SINGAPORE 757705

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. : IV201000182
Date : 16.10.2020
Vehicle No. : SHD6260K
Your Ref No. : TAX/09/20/2009
Our Ref No. : 24108064
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
TO REMOVE AND REFIT TYRE RIM (SPRAYING PURPOSE)	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TO DO WHEEL ALIGNMENT / TYRE BALANCING	1.00	\$ 60.00	0.00	\$ 0.00	\$ 60.00
TO REPLACE SUNDRY PARTS	0.00	\$ 100.00	0.00	\$ 0.00	\$ 0.00
TO CHECK WIRING AND SYSTEM FUNCTION	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO WASH AND VACUUM	0.00	\$ 60.00	0.00	\$ 0.00	\$ 0.00
TO RESPRAY FRONT FENDER RH	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY RIM	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00
TO REPSRAY FRONT BUMPER	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
RESPRAY MIRROR COVER RH	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00

GRAND TOTAL \$ 1,454.30

Remark :

Make/Model :

Accident Date : 04.09.2020

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 (Oct 16, 2020 15:06 GMT+8)

Authorised Signature
for SMRT Automotive Services Pte Ltd



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/09/20/2009

From: SMRT Taxis Pte Ltd

Date: 10/9/2020

ACCIDENT ON 04/09/2020 INVOLVING SHD 6260K & SMD 7975R AT THE JUNCTION OF JALAN LIMAU KASTURI & JALAN LIMAU MANIS

This is to confirm that the daily rental rate for SHD 6260K is \$118.77 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely
SMRT TAXIS PTE LTD



for Manager



Laid Up Report

Accident Start Date : 01/09/2020

Date Generated : 11/09/2020

Accident End Date : 11/09/2020

User Name : LeeGek

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/09/20/2009	SHD6260K	SMRT Taxis Pte Ltd	TOYOTA	PRIUS4FL	24108064	04/09/2020 11:44 AM	08/09/2020 10:57 AM

Enquire Transaction History

Transaction History Details

Log Date/Time:	04 Sep 2020 / 13:33:32	Transaction Amount:	\$7.49
Asset Type:	Vehicle		
Asset ID:	SMD7975R		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20200904133332684817
Search Date / Time:	04 Sep 2020 10:10:00		
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](#)

**SMRT TAXIS PTI**

Woodlands Industrial Park
Singapore
Tel : 65 647
Fax : 65 636

11 September 2020

www.smrt.

Vehicle Attachment History of SIM KENG LIM (SXXXX159Z)

Vehicle Num	Vehicle Make	Vehicle Model	Attachment Type	Attachment Start Date Time	Attachment End Date Time	Return Reason
SHD6280C	CHEVROLET	EPICA-2.0	MAIN	24/08/2011 10:25 AM	27/02/2015 01:50 PM	Vehicle Change
SHC4171C	TOYOTA	PRIUS	MAIN	27/02/2015 03:35 PM	11/03/2015 09:15 AM	Vehicle Change
SHB5563D	TOYOTA	PRIUS	MAIN	11/03/2015 04:00 PM	18/01/2018 08:30 AM	Vehicle Change
SHF233T	TOYOTA	PRIUS4	MAIN	18/01/2018 10:30 AM	12/12/2019 10:40 AM	Vehicle Change
SHB5301T	TOYOTA	PRIUS4FL	MAIN	12/12/2019 04:30 PM	20/01/2020 10:00 AM	Vehicle Change
SHD6260K	TOYOTA	PRIUS4FL	MAIN	20/01/2020 04:30 PM		
SHB1238U	MERCEDES	E220-EUROIV	COURTESY	13/05/2013 04:42 PM	23/05/2013 05:15 PM	
SHC4427R	TOYOTA	PRIUS	COURTESY	05/12/2016 11:35 AM	12/12/2016 09:45 AM	
SHF1016Y	TOYOTA	PRIUS	COURTESY	27/06/2017 11:45 AM	06/09/2017 11:00 AM	
SHC4163B	TOYOTA	PRIUS	COURTESY	28/11/2017 11:05 AM	01/12/2017 12:25 PM	
SHC4728Y	TOYOTA	PRIUS	COURTESY	05/10/2018 12:00 PM	11/10/2018 10:33 AM	
SHB140Z	TOYOTA	PRIUS4	COURTESY	08/04/2020 09:50 AM	14/04/2020 09:20 AM	
SHC4657T	TOYOTA	PRIUS	COURTESY	04/09/2020 02:10 PM	07/09/2020 08:40 AM	

Pag



Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Friday, November 6, 2020 2:27 PM
To: 'LEW.CLEMENTS@GMAIL.COM'
Cc: Admin A
Subject: ACCIDENT INVOLVING SHD 6260K & SMD 7975R ON 04/09/2020
Attachments: GIA Addendum Form.pdf

Our Ref: CC3/AIG20009610/Qks3

CLEMENTS ZUZANA
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SHD 6260K & SMD 7975R ON 04/09/2020

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

We have received a claim against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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 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.

Kindly confirm the date of accident because the third party driver reported that the accident took place on 4th of September 2020 and not 7th of September 2020. If it is the former, please sign the addendum form and e-mail them back to us.

Kindly also send us photographs of your vehicle (i.e. front, rear and sides (with number plate)) to enable us to check the damage consistency.

Thank you.

c.c. AIG Asia Pacific Insurance 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.

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)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	08 Sep 2020 15:39	Clm Dtl Modified	Claimant's Name: -> SMRT TAXIS PTE LTD. Claimant's ID: -> 198905369K.	[A] Lee Su Li
2	08 Sep 2020 15:39	Clm Veh Model Changed	(206252) TOYOTA PRIUS 1.8 5DR HATCHBACK (A).	[A] Lee Su Li
3	08 Sep 2020 15:39	Clm Created	Reg No: SHD6260K. Acct Date: 2020/09/04. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: SMRT Automotive Services Pte Ltd (Woodlands)	[A] Lee Su Li
4	08 Sep 2020 15:39	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	08 Sep 2020 15:39	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/09/17	[A] Lee Su Li
6	08 Sep 2020 15:39	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	08 Sep 2020 15:39	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[I] Merimen Administrator
8	08 Sep 2020 15:40	Label Added	(23):Express.	[A] Lee Su Li
9	08 Sep 2020 15:40	Adj Adjuster Assigned	[None] -> OI SUN PIN	[A] Lee Su Li
10	10 Sep 2020 15:18	Clm Registration Modified	Acct Time:10:00:00->09:00:00.	[I] AIG OneClaim Integration User
11	06 Nov 2020 14:05	Video Downloaded	Downloaded Video - Accident	[A] Khanchna Pothuraj
12	13 Jan 2021 14:00	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	13 Jan 2021 14:00	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	13 Jan 2021 14:00	Clm Dtl Modified	JPJ Reg. Date: -> 2019/12/26.	[A] JOANNE LEE KHANG MIN
15	13 Jan 2021 14:00	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	14 Jan 2021 10:47	Adj Mandate Request	Cur.Req:1986.38:Liability: 100% *Quantum: (a)COR: \$1,454.30 + (b)LOR(4days x \$118.77): \$475.08 + (c)LOI(1dayx\$50.00):\$50.00 +(d)LTA/GIA search fee: \$7.00 = Total: \$1,986.38* TP took courtesy taxi. *3 recommendation repair days + 1Sunday = 4days *F	[A] CHEW HSIAO TONG
17	19 Jan 2021 13:56	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/09/17. Mandate Remarks: * LOR subject to no rental subsidy given by SMRT due to Covid-19.	[I] Loh, Chee-Heng
18	19 Jan 2021 13:56	Adj Mandate Set	Approved:1986.38:* LOR subject to no rental subsidy given by SMRT due to Covid-19.	[I] Loh, Chee-Heng
19	16 Feb 2021 11:02	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG

Date From    Date To    Audit Type 

ACTIVITY

No record

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2582235	10 Sep 2020 09:42:04	TP Case (Insurer)	Motor	LKK Auto Consultants	AIG Asia Pacific	SHD6260K	SMD7975R	11.00

				Pte Ltd	Insurance Pte. Ltd. (Express)			
2602886	05 Oct 2020 14:01:31	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHD6260K	HOW MEI KWAN	xx.xx
2661250	13 Jan 2021 14:00:48	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHD6260K	SMD7975R	11.00