

## Hsiao Tong (LKKAuto)

---

**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>  
**Sent:** Thursday, 22 October 2020 2:13 PM  
**To:** CS A Team; Admin A  
**Subject:** LOD Re: Accident on 3/9/2020 involving SHF 125Y & SCC 1199G (AIG's insured)  
Our Ref: TAX/09/20/2005/lg  
**Attachments:** 1291\_001.pdf

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$1,441.51
Loss of Rental	\$477.24 ( 4 days x \$119.31 )
Loss of Income	\$240.00 ( 4 day x \$60.00 )
LTA Search Fee	\$7.00
<b>Total</b>	<b>\$2,165.75</b>

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

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd





**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 SHF 125Y (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 SHF 125Y that was damaged pursuant to the accident which occurred on 03/09/2020 (date) along SECOND AVENUE EXIT BUKIT TIMAH ROAD (location) involving vehicle no/s SCG 1199G ("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 19 (day) of Jan (month) 2021 (year)



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



Signed by "the workshop"  
(with chop)





Date:

Our Ref. No.:

## Letter of Authorisation

I, ONG YAO KOON (NRIC No.: [REDACTED])  
registered hirer / relief driver / taxi share driver of SMRT taxi registration number  
SHF125Y hereby authorise **SMRT Automotive Services Pte Ltd**  
("AutoSvs") to deal with all matters arising out of the accident between my taxi  
and SCG 1199 G happened on 03/09/2020 0725 hrs  
along Secor Avenue exit Bukit Timah Road.  
(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

ONG YAO KOON

Signature:

[Signature]

NRIC No.

Tel No.

Address



**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\$1,870.00** (Global Sum) for vehicle no. **SHF 125Y** that was damaged pursuant to the accident which occurred on **03/09/2020** (date) along **SECOND AVENUE EXIT BUKIT TIMAH ROAD** (location) involving vehicle no/s **SCG 1199G**.

This is pursuant to the inspection conducted on **03/09/2020** (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. **SHF 125Y** 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 **SHF 125Y** (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 19 (day) of Jan (month) 2021 (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.





AUTOMOTIVE

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705SMRT 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. : IV201000181  
Date : 16.10.2020  
Vehicle No. : SHF125Y  
Your Ref No. : TAX/09/20/2005  
Our Ref No. : 24108055  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
<b>Parts</b>					
COVER, RR BUMPER ASSY	1.00	\$ 485.60	(25.00 )	\$ 121.40	\$ 364.20
REAR BUMPER REINFORCEMENT	0.00	\$ 332.70	0.00	\$ 0.00	\$ 0.00
EXTENSION SUB-ASSY, RH	0.00	\$ 120.10	0.00	\$ 0.00	\$ 0.00
EXTENSION SUB-ASSY, LH	0.00	\$ 120.10	0.00	\$ 0.00	\$ 0.00
PAD, RR BUMPER, RH & LH , 3	1.00	\$ 11.00	(25.00 )	\$ 2.75	\$ 8.25
PAD, RR BUMPER, RH & LH , 2	1.00	\$ 4.00	(25.00 )	\$ 1.00	\$ 3.00
PAD, RR BUMPER, RH & LH , 1	1.00	\$ 4.00	(25.00 )	\$ 1.00	\$ 3.00
PAD, RR BUMPER, CTR	3.00	\$ 11.00	(25.00 )	\$ 8.25	\$ 24.75
SEAL, RR BUMPER ARM, RH & LH	1.00	\$ 11.30	(25.00 )	\$ 2.82	\$ 8.48
STOPPER, RR BUMPER, RH & LH	0.00	\$ 4.50	0.00	\$ 0.00	\$ 0.00
RETAINER, RR BUMPER, RH	1.00	\$ 132.60	(25.00 )	\$ 33.15	\$ 99.45
RETAINER, RR BUMPER, LH	0.00	\$ 132.60	0.00	\$ 0.00	\$ 0.00
SEAL, RR BUMPER , RH	0.00	\$ 118.30	0.00	\$ 0.00	\$ 0.00
SEAL, RR BUMPER , LH	0.00	\$ 118.30	0.00	\$ 0.00	\$ 0.00
CLIPS PIECE, FRT & RR BUMPER	10.00	\$ 4.50	(25.00 )	\$ 11.25	\$ 33.75
GUARD, RR BUMPER, LOWER	1.00	\$ 374.50	(25.00 )	\$ 93.62	\$ 280.88
COVER, GUARD RR BUMPER LOWER	1.00	\$ 22.00	(25.00 )	\$ 5.50	\$ 16.50
REAR BUMPER REFLECTOR ASSY, REFLEX, RH	0.00	\$ 39.00	0.00	\$ 0.00	\$ 0.00
COVER, REAR FLOOR UNDER , RH	0.00	\$ 175.10	0.00	\$ 0.00	\$ 0.00
COVER, REAR FLOOR UNDER , LH	0.00	\$ 241.90	0.00	\$ 0.00	\$ 0.00
COVER, REAR FLOOR UNDER CENTER	0.00	\$ 229.90	0.00	\$ 0.00	\$ 0.00
LENS & BODY, REAR COMBINATION LAMP , RH	0.00	\$ 339.60	0.00	\$ 0.00	\$ 0.00
COVER, REAR COMBINATION LAMP, RH	0.00	\$ 69.90	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 16:05 GMT+8)

Authorised Signature  
for SMRT Automotive Services Pte Ltd



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

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV201000181  
Date : 16.10.2020  
Vehicle No. : SHF125Y  
Your Ref No. : TAX/09/20/2005  
Our Ref No. : 24108055  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LAMP ASSY, REAR, RH	0.00	\$ 293.60	0.00	\$ 0.00	\$ 0.00
END PANEL SUB-ASSY, BODY LOWER BACK	0.00	\$ 651.00	0.00	\$ 0.00	\$ 0.00
SEALANT SIKAFLEX	0.00	\$ 37.00	0.00	\$ 0.00	\$ 0.00
WHEEL, DISC	0.00	\$1879.40	0.00	\$ 0.00	\$ 0.00
TYRE	0.00	\$ 126.74	0.00	\$ 0.00	\$ 0.00
CAP SUB-ASSY, WHEEL	0.00	\$ 211.50	0.00	\$ 0.00	\$ 0.00
REAR BUMPER REFLECTOR ASSY, REFLEX, RH	1.00	\$ 39.00	(25.00 )	\$ 9.75	\$ 29.25
PIXEL STICKER	2.00	\$ 60.00	0.00	\$ 0.00	\$ 120.00
Sub-Total					\$ 991.51
Labour					
TO REPAIR REAR PORTION RH	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
Others					
TO RESPRAY REAR BUMPER	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY BUMPER BEAM	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00
TO RESPRAY REAR PANEL	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00
TO RESPRAY RIM	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00
TO DO WHEEL ALIGNMENT / TYRE BALANCING	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TO REMOVE AND REFIT TYRE RIM (SPRAYING PURPOSE)	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TO TEST AND REFIX REVERSE SENSOR SYSTEM	1.00	\$ 30.00	0.00	\$ 0.00	\$ 30.00
TO CHECK WIRING AND SYSTEM FUNCTION	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO REPLACE SUNDRY PARTS	0.00	\$ 100.00	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 10:05 GMT+8)

Authorised Signature  
for SMRT Automotive Services Pte Ltd





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

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV201000181  
Date : 16.10.2020  
Vehicle No. : SHF125Y  
Your Ref No. : TAX/09/20/2005  
Our Ref No. : 24108055  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
TO WASH AND VACUUM	0.00	\$ 60.00	0.00	\$ 0.00	\$ 0.00
GRAND TOTAL					\$ 1,441.51

Remark :

Make/Model :  
Accident Date : 03.09.2020

### 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 16:05 GMT+8]

Authorised Signature  
for SMRT Automotive Services Pte Ltd





**SMRT Taxis Pte Ltd**

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/09/20/2005

From: SMRT Taxis Pte Ltd

Date: 10/9/2020

**ACCIDENT ON 03/09/2020 INVOLVING SHF 125Y & SCG 1199G ALONG  
BUKIT TIMAH RD**

This is to confirm that the daily rental rate for SHF 125Y is \$119.31 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 : 27/08/2020

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/09/20/2005	SHF125Y	SMRT Taxis Pte Ltd	TOYOTA	PRIUS4FL	24108055	03/09/2020 9:22 AM	07/09/2020 8:48 AM



## Enquire Transaction History

### Transaction History Details

Log Date/Time:	03 Sep 2020 / 10:07:08	Transaction Amount:	\$7.49
Asset Type:	Vehicle	Channel:	External Agency
Asset ID:	SCG1199G	Business Transaction Reference No.:	20200903100708131545
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)		
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL		

Search Date / Time: 03 Sep 2020 07:25:00  
Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.

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

Enquire Related Logs

OK



## **Khanchna (LKK Auto)**

---

**From:** Khanchna (LKK Auto)  
**Sent:** Friday, November 6, 2020 2:01 PM  
**To:** JAMESFOO1199@GMAIL.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SHF 125Y & SCG 1199G ON 03/09/2020

Our Ref: CC3/AIG20009627/Qka3

**FOO CHEE JUAN**  
**[POLICY HOLDER]**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SHF 125Y & SCG 1199G ON 03/09/2020**

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.

Please call/e-mail us if you have further queries.

**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](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108







## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	08 Sep 2020 19:51	<b>Clm Dtl Modified</b>	Claimant's Name: -> SMRT TAXIS PTE LTD.	[A] HOW MEI KWAN
2	08 Sep 2020 19:51	<b>Clm Veh Model Changed</b>	(206252) TOYOTA PRIUS 1.8 SDR HATCHBACK (A).	[A] HOW MEI KWAN
3	08 Sep 2020 19:51	<b>Clm Created</b>	Reg No: SHF125Y. Acct Date: 2020/09/03. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: SMRT Automotive Services Pte Ltd (W oodlands)	[A] HOW MEI KWAN
4	08 Sep 2020 19:51	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	08 Sep 2020 19:51	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/09/17	[A] HOW MEI KWAN
6	08 Sep 2020 19:51	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	08 Sep 2020 19:51	<b>Clm 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	08 Sep 2020 19:52	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
9	08 Sep 2020 19:52	<b>Adj Adjuster Assigned</b>	[None] -> OI SUN PIN	[A] HOW MEI KWAN
10	29 Sep 2020 10:42	<b>Clm Registration Modified</b>	Acct Time:07:00:00->07:40:00. Pol No:1800032313->1800032313-02.	[I] AIG OneClaim Integration User
11	05 Jan 2021 13:35	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	05 Jan 2021 13:35	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	05 Jan 2021 13:35	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/12/26.	[A] JOANNE LEE KHANG MIN
14	05 Jan 2021 13:35	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	07 Jan 2021 11:46	<b>Adj Mandate Request</b>	Cur Req:1955.90:Liability: 100%(BOLA 27) *Quantum: (a)COR: \$1,441.51 + (b)LOR(3days x \$119.31): \$357.93 + (c)LOI(3days x \$50.00):\$150.00 + (d)LTA/GIA search fee: \$7.00 = Total: \$1,956.44 *2 reco mmendation repair days + 1PRS = 3days *For your appro	[A] CHEW HSIAO TONG
16	07 Jan 2021 11:47	<b>Adj Mandate Request Cancelled</b>		[A] CHEW HSIAO TONG
17	07 Jan 2021 11:47	<b>Adj Mandate Request</b>	Cur Req:1956.44:Liability: 100%(BOLA 27) *Quantum: (a)COR: \$1,441.51 + (b)LOR(3days x \$119.31): \$357.93 + (c)LOI(3days x \$50.00):\$150.00 + (d)LTA/GIA search fee: \$7.00 = Total: \$1,956.44 *2 reco mmendation repair days + 1PRS = 3days *For your appro	[A] CHEW HSIAO TONG
18	12 Jan 2021 16:18	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Yong, Joanne
19	12 Jan 2021 16:20	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/09/17	[I] Yong, Joanne
20	12 Jan 2021 16:20	<b>Adj Mandate Set</b>	Approved:1956.44.	[I] Yong, Joanne

Date From



Date To



Audit Type

None



Go

### ACTIVITY

[11/09/2020 10:10] Jaslin Kok Chin Yi:  
OINR // 1ST LETTER SENT



**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
2581216	08 Sep 2020 20:00:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHF125Y	SCG1199G	11.00
2601146	02 Oct 2020 09:20:35	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHF125Y	HOW MEI KWAN	xx.xx
2659077	05 Jan 2021 13:35:30	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHF125Y	SCG1199G	11.00