

Our Ref : T 1020 / SH 9589S /KS(st)  
Your Ref: \_\_\_\_\_  
Date : 21-Oct-2020

## COMFORTDELGRO ENGINEERING

**AIG ASIA PACIFIC INSURANCE PTE LTD**  
**AIG Building**

**78 Shenton Way**

**#07-16**

**Singapore 079120**

**Attn : Motor Claims Department**

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SH 9589S YOUR INSURED SMH3043K**  
**AND OTHER \_\_\_\_\_ ON 13-Oct-2020**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No SH 9589S which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : SMH3043K we are submitting these claim for your consideration on behalf of the claimants.

### TAXI OWNER'S CLAIM

1	Cost of Repair	\$	1,444.50
2	<u>3</u> days Loss of Rental @ \$ 114.95 per day	\$	344.85
3	Survey Report Fees ( <i>Surveyed by M/s LKK</i> )	\$	-
4	GIA / LTA Search Fees	\$	2.00
5	GIA / Police Report Fees	\$	-
6	Towing Fee	\$	-
		\$	1,791.35

### HIRER'S CLAIM

7	<u>3</u> days Loss of Income @ \$ 80.00 per days	\$	240.00
	<b>Total Claims :</b>	\$	2,031.35

We enclose herewith the following documents to support the claims: -

- a) Original repair bill :
- b) LTA search slip/s of : SMH3043K
- c) GIA / Police report/s of : SH 9589S
- d) Letter of authority from owner / hirer / operator
  - ( ) Photograph/s of Accident Scene ( ) Certificate of Insurance
  - ( ) Witness statement/s ( ) PIR ( x ) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

*Kazali Hj Selahudin*

CDGE Taxi Claims Department

Tel : 6214 8736 Fax : 6214 1843 Email : kazali@cdge.com.sg

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

CDGE Taxi Claims Dept  
59 Loyang Drive 4th Floor  
Singapore 508969

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road Singapore 579701

Mainline +65 6383 6280  
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199506048W

### Workshops

**Braddell**  
205 Braddell Road  
Singapore 579701

**Loyang**  
59 Loyang Drive  
Singapore 508969

**Sin Ming**  
383 Sin Ming Drive  
Singapore 575717

**Pandan**  
45 Pandan Road  
Singapore 609286

**Ubi**  
320 Ubi Road 3  
Singapore 408649

**Sungei Kadut**  
7 Sungei Kadut Way  
Singapore 728791

**LETTER OF AUTHORISATION**

(NAF / PAF)

**ACCIDENT INVOLVING i 40 SH9589S , SMH3043K  
ALONG PIE (Jurong)****ON 13-Oct-20 14:40**

I / We

**TEO SIEW KHOON**(Hirer) NRIC No.: **SXXXX784A**

and/or

(Relief) NRIC No.: **SXXXX784A**

Taxi Number

**SH9589S**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of earning (Pending successful recovery), loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date

**13-Oct-2020**

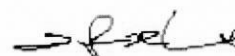
Name of Hirer

**TEO SIEW KHOON**

Hirer NRIC

**SXXXX784A**

Signature :



Address

**890B TAMPINES AVENUE 1 #09-329  
522890**

Contact No.

**91907083**

# MUTUAL SETTLEMENT FORM FOR MOTOR ACCIDENT



1. WE, THE UNDERSIGNED HEREBY AGREE TO MUTUALLY SETTLE AMONG OURSELVES A MOTOR ACCIDENT AS FOLLOWS:

Date / Time:	13/10/2020
Along:	PIE TOWARDS TUAS NEAR KALLANG BAHRU EXIT
Involving Vehicle Number(s):	SMH 3043K & SH 9589S

2. BOTH PARTIES HAVE AGREED TO SETTLE THIS MATTER AMICABLY AS FOLLOWS:

\*Delete (A) and (B) as applicable.

~~(A) Neither party shall be liable to compensate the party for any loss or damages (direct or indirect) incurred or to be incurred as a result of the accident.~~

(B) Without admission of liability, GOH BENG KWONG (Name) (Party paying compensation) has paid a sum of S\$ 1,750.00 (Amount) which COMFORTDELGRO ENGINEERING PTE LTD (Owner of vehicle receiving compensation) herewith acknowledge receipt in full and final settlement of damages and costs incurred as a result of this accident.

Signature:	Signature:
Name: GOH BENG KWONG	Name: COMFORTDELGRO ENGINEERING PTE LTD
I/C No: <u>S7487570Z</u>	I/C No:
Address: <u>929 Jurong West St 92</u> <u>#10-167 S640929</u>	Address: CLAIMS DEPARTMENT COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969
Vehicle No.: <u>SMH 3043K</u>	Vehicle No.: <u>SH 9589S</u>
Contact No.: <u>83885353</u>	Contact No.: <u>6214 8736</u>
Date: <u>16 Nov 2021</u>	Date: <u>16/11/2021</u>

The contents of this document apply to vehicle damages only.  
All personal injuries and damages arising therefrom are excluded  
from the ambit and application of this document

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building 78 Shenton Way #07-16 Singapore 079120  
Tel: 6419 3000  
Co. Reg. No. 201009404M

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Please forward your cheque made payable to:  
**COMFORTDELGRO ENGINEERING PTE LTD**

## TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY AIG BUILDING #07-16  
SINGAPORE 079120

CONTACT NO: 64193000 3225094

VEHICLE NO  
SH 9589S

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
26.05.2016

CHASSIS CODE  
KMHLB41UMGU089924

NO/DATE  
91528831 19.10.2020

JOB NO.  
305427843

ODOMETER READING

JOB TYPE

Description : 3P 13.10.2020

### Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	1,350.00
Add GST @ 7.000 %	94.50
Total Invoice amount	1,444.50

Issued by : KATHERINETAN 19.10.2020 15:12:51  
Repair Type : CLSO/57/57  
Payment Type/Term : /Credit 30 days

WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.  
CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.  
INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.  
PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd  
A member of COMFORTDELGRO

Head Office:  
205 Braddell Road  
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Our Ref: CT20100211

Date: 19 October 2020



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      13/10/2020    @   14:40 hrs  
ALONG                              PIE (JURONG)  
INVOLVING                        SMH3043K

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SH9589S** (the "Taxi"). The Taxi was hired to **TEO SIEW KHOON IC NO SXXXX784A** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$114.95** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

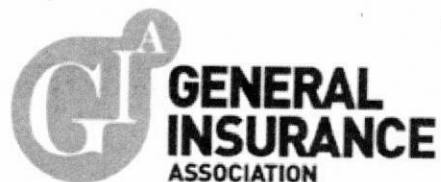
Yours faithfully

Philip Chia  
Manager, Fleet Safety

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

SH 9599 S

SA 9689 S					NAME OF DRIVER		MILEAGE READING		MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MI
DATE	NAME OF DRIVER		MILEAGE READING		FROM	TO								
10/10	7	Fee	536	55	4	79	0830	1130						
10/10		Jeff	536	86	1	307	1130	0145						
11/10	6	Fee	536	92	8	67	0730	1220						
11/10	8	Seah. <sup>24</sup> (62)	537	00	8	80	1245	1745						
11/10	3	Fee	537	03	7	29	1800	181955						
11/10	/	Jeff					off							
12/10	14	Fee	537	20	4	167	0630	1640						
12/10		Jeff	537	44	3	238	1650	0145						
13/10		Fee					0630	1555						
13/10/20	Academy		537	22	x	IN	1505							
			537	22	x	OUT	0938							



RECORDS MANAGEMENT CENTRE

**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-20-124300

Date of Request: 13/10/2020

Your Ref No: Online Purchase

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road  
Singapore 579701

Dear Sir/Madam,

Enquiry Date 13/10/2020  
Enquiry By Catherine Por Moy Juan  
TP Vehicle No. SMH3043K  
Accident Date 13/10/2020

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:

☒ GIRO ☐ Cash ☐ Cheque



## Jaslin Kok (LKK Auto)

---

**From:** Jaslin Kok (LKK Auto)  
**Sent:** Monday, 2 November 2020 12:10 PM  
**To:** JERREL@LIVE.COM.SG  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** ACCIDENT INVOLVING SMH3043K & SH9589S ALONG/AT PIE TOWARDS TUAS NEAR KALLANG BAHRU EXIT ON 13/10/2020

Our Ref: CC4/AIG20011072/Epa3

**GOH BENG KWONG- BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMH 3043K & SH9589S ALONG/AT PIE TOWARDS TUAS NEAR KALLANG BAHRU EXIT ON 13/10/2020**

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 from SH 9589S 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 as it is head-to-rear collision. 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 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.***

Thank you.

Best Regards,

**Jaslin Kok** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108





## Jaslin Kok (LKK Auto)

---

**From:** Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>  
**Sent:** Monday, 15 November 2021 3:20 PM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: AIG ref: 2225841696SG-003 // 2nd reminder

Dear Jaslin,

Do give insured ultimatum to revert by this Friday, 19/11/21. Failing to do so, we will proceed to pay the repairer first and will do recovery (including GST) later.

Kind Regards,  
Saliha

*Advanced Leave Notification:*

**Saliha Syed Yusoff (Ms)**  
Senior Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1917  
[saliha.syed-yusoff@aig.com](mailto:saliha.syed-yusoff@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>  
**Sent:** Tuesday, November 9, 2021 4:14 PM  
**To:** Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** [EXTERNAL] Re: AIG ref: 2225841696SG-003 // 2nd reminder

This message is from an external sender; be cautious with links and attachments.

Dear Saliha,

We are trying to contact OI for payment.

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)

---

**From:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>

**Sent:** Tuesday, November 9, 2021 4:06 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

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

**Subject:** RE: AIG ref: 2225841696SG-003 // 2nd reminder

Dear Jaslin,

Kindly revert.

Kind Regards,  
Saliha

*Advanced Leave Notification:*

**Saliha Syed Yusoff (Ms)**

Senior Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1917

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---

**From:** Syed-Yusoff, Saliha  
**Sent:** Tuesday, November 2, 2021 10:29 AM  
**To:** 'Jaslin Kok (LKK Auto)' <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: AIG ref: 2225841696SG-003

Dear Jaslin,

Any update on this?

Kind Regards,  
Saliha

**Advanced Leave Notification:**

**Saliha Syed Yusoff (Ms)**  
Senior Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1917  
[saliha.syed-yusoff@aig.com](mailto:saliha.syed-yusoff@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** Syed-Yusoff, Saliha  
**Sent:** Thursday, March 11, 2021 4:12 PM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: AIG ref: 2225841696SG-003

Dear Jaslin,

As mentioned earlier, If he's unable to make payment to repairer, AIG will pay for him first but when we initiate recovery, we will add on 7% to the settlement amount and we regret to inform we do not have installment repayment plan too.

Kind Regards,  
Saliha

*Advanced Leave Notification:*

**Saliha Syed Yusoff (Ms)**  
Senior Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1917  
[saliha.syed-yusoff@aig.com](mailto:saliha.syed-yusoff@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** Jaslin Kok (LKK Auto) [<mailto:jaslinkok@lkkauto.com>]  
**Sent:** Thursday, March 11, 2021 4:10 PM  
**To:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: AIG ref: 2225841696SG-003

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Dear Saliha

We have spoken to Insured. However he is not able to pay the amount in one go.

Kindly let us have your instructions.

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)

---

**From:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>

**Sent:** Thursday, 11 March 2021 3:59 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

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

**Subject:** RE: AIG ref: 2225841696SG-003

Dear Jaslin,

As spoken, the section II excess is part of his policy contract and since settlement is below \$2,000 , it is more prudent for him to have private settlement.

If he's unable to make payment to repairer, AIG will pay for him first but when we initiate recovery, we will add on 7% to the settlement amount and we regret to inform we do not have installment repayment plan.

Kind Regards,

Saliha

*Advanced Leave Notification:*

**Saliha Syed Yusoff (Ms)**

Senior Complex Claims Examiner – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 1917

[saliha.syed-yusoff@aig.com](mailto:saliha.syed-yusoff@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** Jaslin Kok (LKK Auto) [<mailto:jaslinkok@lkkauto.com>]  
**Sent:** Thursday, March 11, 2021 2:35 PM  
**To:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: AIG ref: 2225841696SG-003

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Dear Saliha

Tried to call you but to no avail.

Insured agrees to settle the claim. However he request to settle at instalment basis.

Kindly let us have your instructions.

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)

---

**From:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>  
**Sent:** Thursday, 12 November 2020 4:36 PM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** AIG ref: 2225841696SG-003

Dear Jaslin,

There is section II excess of \$2000 applicable under this auto policy. As the settlement is within excess, kindly advise OI to do private settlement with CDGE and we will absorb the adjuster fee.

If he disagree, do let him know that AIG will still recover the settlement amount + 7% GST from him so it is more advisable for him to do private settlement instead.

Kind Regards,  
Saliha

*Advanced Leave Notification:*



**Saliha Syed Yusoff**

**AIG**

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #09-16, Singapore 079120

Tel +(65) 6419 1917 |

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