

Hsiao Tong (LKKAuto)

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Sent: Friday, 27 November 2020 4:34 PM
To: CS A Team; Admin A
Subject: LOD Re: Accident on 10/10/2020 involving SHB 635M & SJD 5710L (China Taiping's insured) Our Ref: TAX/10/20/2020/lg
Attachments: 2646_001.pdf

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$1,550.00
Loss of Rental	\$905.00 (8.5 days x \$106.47)
Loss of Income	\$510.00 (8.5 day x \$60.00)
LTA Search Fee	\$7.00
Total	\$2,972.00

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) Police/GIA reports
- 4) Accident vehicle laid-up report
- 5) LTA search
- 6) Hirer's letter of authorisation

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

I, **SMRT TAXIS PTE LTD** (the third party claimant") of **BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705** (address), owner of **SHB 635M** (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 **SHB 635M** that was damaged pursuant to the accident which occurred on **10/10/2020** (date) along **PIE TOWARDS CHANGI (BEFORE STEVEN RD EXIT)** (location) involving vehicle no/s **SJD 5710L** ("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 18th (day) of April (month) 2021 (year)



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



Signed by "the workshop"
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMHCSNA00005692000 Claim No : SNM20D203843/C02/SJD5710L/TANKL

Claimant : SMRT TAXIS PTE LTD

Amount : **S\$2,300.00**
Singapore Dollars Two Thousand 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. : SHB635M
Insured Vehicle No. : SJD5710L

Date of Loss : 10/10/2020
Place of Accident : PIE TOWARDS CHANGI (BEFORE STEVEN RD EXIT)

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 : FRESH CARS PTE LTD
Driver Name : ONG CHEE HEONG

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\$ 2,300.00
	=====
TOTAL	S\$ 2,300.00
	=====

Claimant Name : SMRT TAXIS PTE LTD

NRIC No :

3XXX786F

Signature :



Date :

- 1 APR 2021

*** 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

 60 Woodlands Ind Park E4
 Singapore 757705

Tax Invoice

 GST Reg No. : MR-8500001-7
 CRN : 1990042802
 Invoice No. : IV201100248
 Date : 19.11.2020
 Vehicle No. : SHB635M
 Your Ref No. : TAX/10/20/2020
 Our Ref No. : 24108446
 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
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 1,550.00
GRAND TOTAL					\$ 1,550.00

Remark :

 Make/Model : TOYOTA PRIUS
 Accident Date : 10.10.2020

Payment Instructions

Please issue cheque in
 favour of SMRT TAXIS
 PTE LTD.

Koo Yew ching

Koo Yew ching (Nov 19, 2020 14:32 GMT+8)

 Authorised Signature
 for SMRT Automotive Services Pte Ltd

E. & O.E



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/10/20/2020

From: SMRT Taxis Pte Ltd

Date: 20/10/2020

**ACCIDENT ON 10/10/2020 INVOLVING SHB 635M & SJD 5710L ALONG PIE
TOWARDS CHANGI (BEFORE STEVEN RD EXIT)**

This is to confirm that the daily rental rate for SHB 635M is \$106.47 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 : 10/10/2020

Date Generated : 21/10/2020

Accident End Date : 21/10/2020

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/10/20/2020	SHB635M	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24108446	10/10/2020 11:03 AM	19/10/2020 8:05 AM

Enquire Vehicle Insurance Details

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SJD5710L	10 Oct 2020 / 09:50:00	Successful	C01	CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD
SJD5710L	10 Oct 2020 / 09:50:00	Successful	C05	LIBERTY INS P L

Disclaimer message:

Your search is displaying 2 records as there is an overlap in the period covered by the insurance policies. You may wish to contact the insurance companies for more information.

[Previous](#) [OK](#)

Hsiao Tong (LKKAuto)

From: Khanchna (LKK Auto)
Sent: Friday, 18 December 2020 1:22 PM
To: russell@freshcars.sg; kim@freshcars.sg
Cc: Admin A; jayden@freshcars.sg
Subject: RE: ACCIDENT INVOLVING SHB 635M & SJD 5710L / OTHERS ON 10/10/2020

Dear Russell,

We refer to the above matter and your e-mail below.

As reported, this is a three vehicle chain collision and your vehicle was the second vehicle.

As spoken, for chain collision in Singapore, the Insurer will have to settle the property damage claim from the vehicle directly in front of their Insured vehicle under BOLA.

Hence, for No-Claim Discount (NCD – if applicable) it will be with held for the time being until final settlement by China Taiping Insurance (Singapore) Pte Ltd and they will look into the matter accordingly.

We hope this clarifies.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2021"

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: russell@freshcars.sg <russell@freshcars.sg>
Sent: 18 December 2020 12:21 PM
To: kim@freshcars.sg; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; jayden@freshcars.sg
Subject: RE: ACCIDENT INVOLVING SHB 635M & SJD 5710L / OTHERS ON 10/10/2020

Hi Khanchana,

We also want to emphasize that we have CLEAR video footage that we have already stopped our vehicle and DID NOT HIT the front vehicle. It was after the last (third) vehicle hit us and the impact caused our vehicle to move forward to hit the front vehicle.

We are filing a claim against the third vehicle and wish to push all liability to the last vehicle as it is clearly the last vehicle that caused the accident.

We attached the video footage here also.

Let us know if you wish to discuss or need further information.

Thank you.

From: kim@freshcars.sg <kim@freshcars.sg>
Sent: Friday, 18 December 2020 10:17 AM
To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; jayden@freshcars.sg; 'Russell (FreshCars.sg)' <russell@freshcars.sg>
Subject: RE: ACCIDENT INVOLVING SHB 635M & SJD 5710L / OTHERS ON 10/10/2020

Dear Khanchana,

Here I attach the GIA report for your reference.

Best Regards
Kim

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Thursday, 17 December 2020 4:48 PM
To: Jayden <jaydenfreshcars@gmail.com>; kimfreshcars@gmail.com; loyfreshcars@gmail.com
Cc: Admin A <admin-a@lkkauto.com>
Subject: ACCIDENT INVOLVING SHB 635M & SJD 5710L / OTHERS ON 10/10/2020

OUR REF: CC3/CTI20011113/Qpa3

FRESH CARS PTE LTD
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SHB 635M & SJD 5710L / OTHERS ON 10/10/2020

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

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant

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 call us if you have further queries.

"Best Wishes for Merry Christmas & Happy New Year 2021"

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)

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 31 March 2021 9:58 AM
To: 'Tan Kah Leong'
Cc: Claims Dept of CTI; Admin A
Subject: RE: [SEEK MANDATE] - SNM20D203843/C02/SJD5710L/TANKL / FW: Direct Settlement - Accident Involving SJD5710L (OI : CTI - SNM20D203843/C02/tkl) and SHB635M (TP : LKK REF - CC3/CTI20011113/Qka3) on 10/10/2020

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at a global sum of **\$2,300.00(all-in)** with third party.

We are currently pending for signed DV from third party and will proceed to close file once DV received.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Sent: Wednesday, 24 March 2021 4:47 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [SEEK MANDATE] - SNM20D203843/C02/SJD5710L/TANKL / FW: Direct Settlement - Accident Involving SJD5710L (OI : CTI - SNM20D203843/C02/tkl) and SHB635M (TP : LKK REF - CC3/CTI20011113/Qka3) on 10/10/2020

Dear Hsiao Tong,

We refer to your email below.

Please proceed to offer at \$2,339.35(all-in).

Please keep us posted for us to act accordingly.

Thank you.

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 or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Regards

Tan Kah Leong
Assistant Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6193 | F: (65) 6222 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, March 15, 2021 4:25 PM
To: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [SEEK MANDATE] - SNM20D203843/C02/SJD5710L/TANKL / FW: Direct Settlement - Accident Involving SJD5710L (OI : CTI - SNM20D203843/C02/tkl) and SHB635M (TP : LKK REF - CC3/CTI20011113/Qka3) on 10/10/2020

Hi,

We refer to our mandate request dated 10 Feb 2021.

Kindly let us have your mandate/approval as third party is chasing. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 10 February 2021 11:59 AM
To: 'Tan Kah Leong' <KahLeong.Tan@sg.cntaiping.com>
Cc: 'Claims Dept of CTI' <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] - SNM20D203843/C02/SJD5710L/TANKL / FW: Direct Settlement - Accident Involving SJD5710L (OI : CTI - SNM20D203843/C02/tkl) and SHB635M (TP : LKK REF - CC3/CTI20011113/Qka3) on 10/10/2020

Your ref : **SNM20D203843/C02/SJD5710L/TANKL**

Our ref : CC3/CTI20011113/Qpa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING SJD5710L(CHINA TAIPING) / SHB635M(TP) / OTHERS ON 10/10/2020

We refer to the above matter.

This is a 3 vehicles chain collision whereby our insured was the 2nd car. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%. We have informed insured about third party claim and NCD issue.

We seek your approval to offer repairer **"SMRT Automotive Services Pte Ltd "** at **\$2,339.35(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 10,176.04	\$ 1,550.00
2. Loss of Rental (8.5days x \$106.47)	\$ 905.00	\$ 532.35 (5days x \$106.47)
3. Loss of Income (8.5days x \$60.00)	\$ 510.00	\$ 250.00 (5days x \$50.00)
4. LTA/GIA Search Fee	\$ 7.00	\$ 7.00
Total	\$ 11,598.04	\$ 2,339.35

Surveyor recommended 3 days for repair + 1Sunday + 1PRS = 5days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>

Sent: 15 October 2020 10:22 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>

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

Subject: RE: SNM20D203843/C02/SJD5710L/TANKL / FW: Direct Settlement - Accident Involving SJD5710L (OI : CTI - SNM20D203843/C02/tkl) and SHB635M (TP : LKK REF - CC3/CTI20011113/Qka3) on 10/10/2020

Dear Mei Kwan,

We refer to your email below.

Attached is our insured's accident report for your perusal.

Please keep us posted for us to act accordingly.

Thank you.

NOTICE :

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Regards

Tan Kah Leong
Assistant Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6193 | F: (65) 6222 7175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/

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From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Sent: Thursday, October 15, 2020 9:29 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: O/R: SNM20D203843/C02/SJD5710L/TANKL / FW: Direct Settlement - Accident Involving SJD5710L (OI : CTI - TBA) and SHB635M (TP : LKK REF - CC3/CTI20011113/Qka3) on 10/10/2020

Dear all,

Please note that officer in charge for this case is Tan Kah Leong.

Claim no. SNM20D203843/C02/SJD5710L/TANKL.

Dear Kah Leong,

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:** 太平獅城 Taiping SG

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, 14 October 2020 3:42 PM

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

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

Subject: Direct Settlement - Accident Involving SJD5710L (OI : CTI - TBA) and SHB635M (TP : LKK REF - CC3/CTI20011113/Qka3) on 10/10/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHB 635M at M/s SMRT Automotive Services Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

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

Meanwhile, kindly let us have a copy of your insured's GIA report and claim ref for our necessary action.

Kindly take note that the case handler in-charge is Khanchna.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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