

**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)  
**Sent:** Wednesday, 30 December 2020 12:22 PM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** Admin A  
**Subject:** LOD RE: ACCIDENT INVOLVING SHB 5905B & SML 3878Y ALONG/AT CHOA CHU KANG RD (AFTER CHAO CHU KANG WAY) ON 05/11/2020 SMRT Ref: TAX/11/20/2010/lg

Dear Jaslin,

We quantify our claim as follows:-

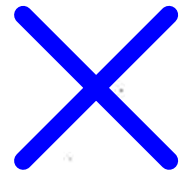
Cost of Repair	\$1,227.23
Loss of Rental	\$417.58 ( 3.5 days x \$119.31 )
Loss of Income	\$210.00 ( 3.5 day x \$60.00 )
LTA Search Fee	\$7.00
<b>Total</b>	<b>\$1,861.81</b>

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
- 6) Hirer's letter of authorisation

Please let us have your offer soon. Thanks.

Regards  
Tan Lee Gek (DID: 6556 3548)  
Claims Department



Date: 5/11/2020

Our Ref. No.:

### Letter of Authorisation

I, Fong Soon Kian & (NRIC No.: [REDACTED])  
registered hirer / relief driver / taxi share driver of SMRT taxi registration number  
SHB5905B hereby authorise **SMRT Automotive Services Pte Ltd**  
("AutoSvs") to deal with all matters arising out of the accident between my taxi  
and SML 3878Y <sup>before</sup> happened on 5/11/2020  
along Chua Chu kang and Thye Khek Whye Junction  
(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

Fong Soon Kian &

Signature:

NRIC No.

Tel No.

Address

## **AUTHORISATION TO ACT**

We, **SMRT TAXIS PTE LTD** (“the third party claimant”) of **No. 60 Woodlands Industrial Park E4, Singapore 757705** (address), owner of **SHB 5905B** (vehicle no.) hereby authorize **SMRT Automotive Services Pte Ltd** (“the workshop”) to act for us with respect to our claim for repair costs and/or rental and/or loss of use (“claim”) for our vehicle no. **SHB 5905B** was damaged pursuant to the accident which occurred on **5/11/2020** (date) along **Choa Chu Kang Rd (after Choa Chu Kang Way)** (location) involving vehicle no/s. **SML 3878Y** (“the accident”).

I further authorize the workshop to settle the above mentioned claim in a manner as they deem fit and the cheque is to be 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.

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Dated this 18 (day) of March (month) 2021 (year)



Signed by “the third party claimant”  
(with company stamp if applicable)



Signed by “the workshop”  
(with company stamp)

**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\$1,227.23** (Repair Cost), **S\$627.58** (Loss of Use/Rental), **S\$ 7.00** (Disbursement) for vehicle no. **SHB 5905B** that was damaged pursuant to the accident which occurred on **05/11/2020** (date) along **CHOA CHU KANG ROAD (AFTER CHOA CHU KANG WAY)** location) involving vehicle no/s **SML 3878Y**. This is pursuant to the inspection conducted on **06/11/2020** (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. **SHB 5905B** 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 **SHB 5905B** (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 1st (day) of March (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.



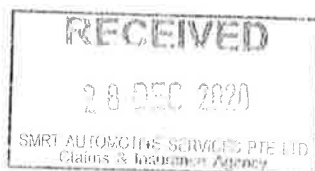
SMRT Automotive Services Pte Ltd  
2 Tanjong Katong Road, Tower 3, Paya  
Lebar Quarter, #08-01, Singapore 437161  
Tel: 65 69083530 Fax: 65 69083592

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 : 1990042802  
Invoice No. : IV201200205  
Date : 16.12.2020  
Vehicle No. : SHB5905B  
Your Ref No. : TAX/11/20/2010  
Our Ref No. : 24108724  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
<b>Parts</b>					
COVER, FR BUMPER	1.00	\$ 521.00	(25.00 )	\$ 130.25	\$ 390.75
CLIPS PIECE, FRT & RR BUMPER	10.00	\$ 10.00	(25.00 )	\$ 25.00	\$ 75.00
MOULDING, FRONT BUMPER SIDE, LH	0.00	\$ 95.60	0.00	\$ 0.00	\$ 0.00
COVER ASSY, ENGINE	0.00	\$ 241.90	0.00	\$ 0.00	\$ 0.00
SUPPORT, FR BUMPER LH	0.00	\$ 82.30	0.00	\$ 0.00	\$ 0.00
PAD, FRONT BUMPER ( NO.1)	1.00	\$ 40.70	(25.00 )	\$ 10.17	\$ 30.53
FENDER SUB-ASSY, FR , LH	1.00	\$ 977.80	(100.00)	\$ 977.80	\$ 0.00
EMBLEM, SIDE PANEL ( HYBRID)	1.00	\$ 54.60	(25.00 )	\$ 13.65	\$ 40.95
TYRE	0.00	\$ 126.74	0.00	\$ 0.00	\$ 0.00
WHEEL, DISC FRONT	1.00	\$1879.40	(100.00)	\$1879.40	\$ 0.00
Sub-Total					\$ 537.23
<b>Labour</b>					
TO REPAIR FRONT LH PORTION	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
<b>Others</b>					
TO REPSRAY FRONT BUMPER	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY FRONT FENDER LH	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY RIM	1.00	\$ 50.00	0.00	\$ 0.00	\$ 50.00
TO CHECK WIRING AND SYSTEM FUNCTION	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO APPLY RUST-PROOFING ON AFFECTED AREA	0.00	\$ 100.00	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)	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00

#### 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 (Dec 16, 2020 15:46 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. : IV201200205  
Date : 16.12.2020  
Vehicle No. : SHB5905B  
Your Ref No. : TAX/11/20/2010  
Our Ref No. : 24108724  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
TO REPLACE SUNDRY PARTS	0.00	\$ 100.00	0.00	\$ 0.00	\$ 0.00
TO WASH AND VACUUM	0.00	\$ 60.00	0.00	\$ 0.00	\$ 0.00
GRAND TOTAL					\$ 1,227.23

Remark :

Make/Model :

Accident Date : 05.11.2020

#### 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 (Dec 16, 2020 14:26:54)

Authorised Signature  
for SMRT Automotive Services Pte Ltd



**SMRT Taxis Pte Ltd**

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/11/20/2010

From: SMRT Taxis Pte Ltd

Date: 19/11/2020

**ACCIDENT ON 5/11/2020 INVOLVING SHB 5905B & SML 3878Y ALONG  
CHOA CHU KANG RD BEFORE TECK WHYE LANE**

This is to confirm that the daily rental rate for SHB 5905B 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 : 28/10/2020

Date Generated : 20/11/2020

Accident End Date : 20/11/2020

User Name : LeeGek

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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/11/20/2010	SHB5905B	SMRT Taxis Pte Ltd	TOYOTA	PRIUS4FL	24108724	05/11/2020 4:04 PM	09/11/2020 11:14 AM



## Enquire Transaction History

### Transaction History Details

Log Date/Time:	06 Nov 2020 / 09:11:19	Transaction Amount:	\$7.49
Asset Type:	Vehicle	Channel:	External Agency
Asset ID:	SML3878Y	Business Transaction Reference No.:	20201106091119402356
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)		
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL		
Search Date / Time:	05 Nov 2020 15:00:00		
Insurance Company:	AIG ASIA PACIFIC INSURANCE PTE, LTD.		

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

Enquire Related Logs

OK

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Friday, 20 November 2020 10:58 AM  
**To:** BOBCKH2@GMAIL.COM  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** ACCIDENT INVOLVING SML 3878Y & SHB 5905B ALONG/AT CHOA CHU KANG RD (AFTER CHAO CHU KANG WAY) ON 05/11/2020

Our Ref: CC3/AIG20012274/Qpa3

**CHUA KHENG HERN- BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SML 3878Y & SHB 5905B ALONG/AT CHOA CHU KANG RD (AFTER CHAO CHU KANG WAY) ON 05/11/2020**

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 SHB 5905B against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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 7 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.

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	09 Nov 2020 18:08	<b>Clim Dtl Modified</b>	Claimant's Name: -> SMRT TAXIS PTE LTD. Claimant's ID: -> 198905369K.	[A] HOW MEI KWAN
2	09 Nov 2020 18:08	<b>Clim Veh Model Changed</b>	(206252) TOYOTA PRIUS 1.8 5DR HATCHBACK (A).	[A] HOW MEI KWAN
3	09 Nov 2020 18:08	<b>Clim Created</b>	Reg No: SHB5905B. Acct Date: 2020/11/05. 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	09 Nov 2020 18:08	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	09 Nov 2020 18:08	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/11/18	[A] HOW MEI KWAN
6	09 Nov 2020 18:08	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	09 Nov 2020 18:08	<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	09 Nov 2020 18:09	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
9	09 Nov 2020 18:09	<b>Adj Adjuster Assigned</b>	[None] -> OI SUN PIN	[A] HOW MEI KWAN
10	25 Jan 2021 13:14	<b>Adj Rpt Initiated</b>		[A] HUEY YON
11	25 Jan 2021 13:14	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] HUEY YON
12	25 Jan 2021 13:14	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2019/12/12.	[A] HUEY YON
13	25 Jan 2021 13:14	<b>Clim Details Notified</b>		[A] HUEY YON
14	28 Jan 2021 10:18	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] OI SUN PIN
15	01 Feb 2021 18:00	<b>Adj Mandate Request</b>	Cur.Req:1861.82:Liab:100%(OI CHANGE LANE)*Quantum:(a)COR:\$1,227.23+(b)LOR(3.5days x \$119.3 1):\$417.58+(c)LOI(3.5 days x \$60):\$210 +(d)LTA/GIA search fee:\$7 =Total:\$1,861.82 *Vehicle Model: Toyota Prius*Recommended 2 repair days +1 Sunday + 0.5 PRS=3.5	[A] Jaslin Kok Chin Yi
16	15 Feb 2021 16:30	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Goh, Jeremy-CX
17	15 Feb 2021 16:42	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/11/18. Mandate Remarks: Mandate approved. subject to all documen ts in order. Once off only. All future mandate request to upload all documents before approval.	[I] Goh, Jeremy-CX
18	15 Feb 2021 16:42	<b>Adj Mandate Set</b>	Approved:1861.82:Mandate approved. subject to all documents in order. Once off only. All future manda te request to upload all documents before approval.	[I] Goh, Jeremy-CX

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
2634076	10 Nov 2020 20:56:43	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHB5905B	SML3878Y	11.00
2642469	20 Nov 2020 10:33:50	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHB5905B	Jaslin Kok Chin Yi	xx.xx
2663998	25 Jan 2021 13:14:56	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHB5905B	SML3878Y	11.00

