

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>

Sent: Wednesday, 30 December 2020 3:19 PM

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: LOD Re: Accident on 10/11/2020 involving SHC 4645C & GT 3843B (AIG's insured) (Our Ref: TAX/11/20/2019/lg)

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$1,850.00
Loss of Rental	\$754.35 (7.5 days x \$100.58)
Loss of Income	\$450.00 (7.5 day x \$60.00)
LTA Search Fee	\$7.00
Total	\$3,061.35

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



Date: 10/11/2020

Our Ref. No.:

Letter of Authorisation

I, ^{Name} CHAN Huang chin (NRIC No.: [Redacted]), the registered hirer / relief driver / taxi share driver of SMRT taxi registration number 8HC4645C hereby authorise **SMRT Automotive Services Pte Ltd ("AutoSvs")** to deal with all matters arising out of the accident between my taxi and 6738438 happened on 01/11/20 8:40am along PIE Toward Tuas Place (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.

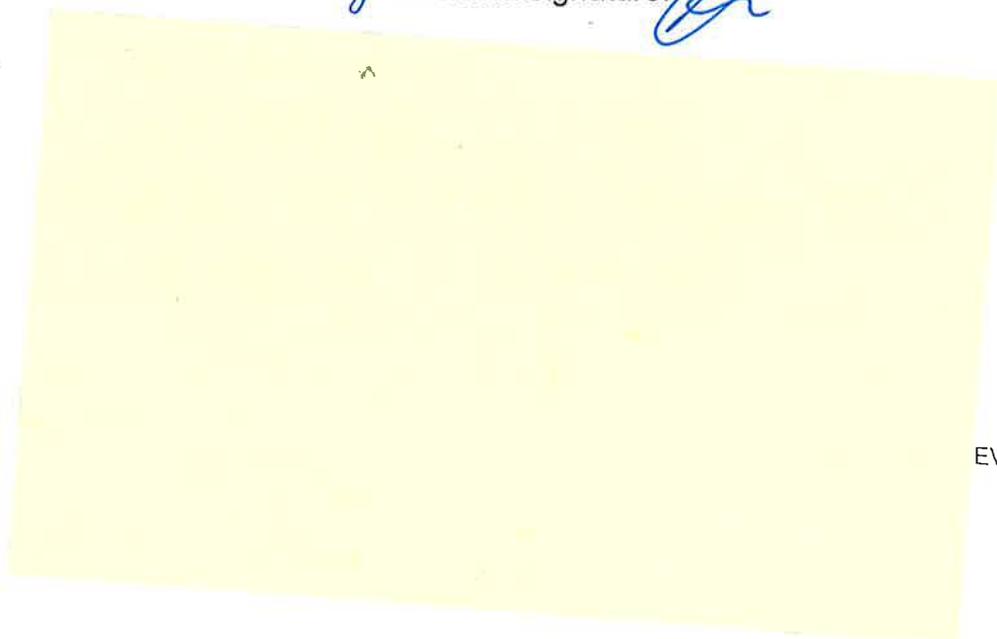
Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name: CHAN Huang chin 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 SHC 4645C (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 SHC 4645C that was damaged pursuant to the accident which occurred on 10/11/2020 (date) along PIE - JURONG (location) involving vehicle no/s GT 3843B ("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 10 (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 S\$1,850.00 (Repair Cost), S\$602.32 (Loss of Rental/Use), S\$7.00 (Disbursement) for vehicle no. SHC 4645C that was damaged pursuant to the accident which occurred on 10/11/2020 (date) along PIE - JURONG (location) involving vehicle no/s GT 3843B. This is pursuant to the inspection conducted on 11/11/2020 (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. SHC 4645C 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 SHC 4645C (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 10 (day) of Feb (month) 2021 (year)


OSP

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 : 199004280Z
Invoice No. : IV201200207
Date : 16.12.2020
Vehicle No. : SHC4645C
Your Ref No. : TAX/11/20/2019
Our Ref No. : 24108753
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 1,850.00
GRAND TOTAL					\$ 1,850.00

Remark :

Make/Model : TOYOTA PRIUS
Accident Date : 10.11.2020

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 (DIN 18, 7526 18 25 8411 X)

Authorised Signature
for SMRT Automotive Services Pte Ltd



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/11/20/2019

From: SMRT Taxis Pte Ltd

Date: 25/11/2020

ACCIDENT ON 10/11/2020 INVOLVING SHC 4645C & GT 3843B ALONG PIE TOWARDS TUAS

This is to confirm that the daily rental rate for SHC 4645C is \$100.58 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 : 06/11/2020

Date Generated : 26/11/2020

Accident End Date : 26/11/2020

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/11/20/2019	SHC4645C	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24108753	10/11/2020 11:44 AM	18/11/2020 8:13 AM

Enquire Transaction History

Transaction History Details

Log Date/Time:	10 Nov 2020 / 14:39:04	Transaction Amount:	\$7.49
Asset Type:	Vehicle	Channel:	External Agency
Asset ID:	GT3843B	Business Transaction Reference No.:	20201110143904381045
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)		
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL		

Search Date / Time: 10 Oct 2020 08:40:00
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)

From: Jaslin Kok (LKK Auto)
Sent: Tuesday, 8 December 2020 12:11 PM
To: RH2SDECO@GMAIL.COM
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: ACCIDENT INVOLVING GT 3843B & SHC 4645C ALONG/AT PIE - JURONG ON 10/11/2020

Our Ref: CC3/AIG20012645/Qpa3

RH2S DECO CURTAINS- BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING GT 3843B & SHC 4645C ALONG/AT PIE - JURONG ON 10/11/2020

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 SHC 4645C against your motor insurance policy.

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

*c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*

Thank you.

Best Regards,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: 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	17 Nov 2020 15:23	Clm Dtl Modified	Claimant's Name: -> SMRT TAXIS PTE LTD. Claimant's ID: -> 198905369K.	[A] HOW MEI KWAN
2	17 Nov 2020 15:23	Clm Veh Model Changed	(204897) TOYOTA PRIUS TAXI 1.8 (A).	[A] HOW MEI KWAN
3	17 Nov 2020 15:23	Clm Created	Reg No: SHC4645C. Acct Date: 2020/11/10. 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 (Woodlands)	[A] HOW MEI KWAN
4	17 Nov 2020 15:23	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	17 Nov 2020 15:23	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/11/26	[A] HOW MEI KWAN
6	17 Nov 2020 15:23	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	17 Nov 2020 15:23	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	17 Nov 2020 15:24	Label Added	(23):Express.	[A] HOW MEI KWAN
9	17 Nov 2020 15:24	Adj Adjuster Assigned	[None] -> OI SUN PIN	[A] HOW MEI KWAN
10	30 Nov 2020 11:18	Clm Registration Modified	Acct Time:08:00:00->08:30:00.	[I] AIG OneClaim Integration User
11	27 Jan 2021 11:01	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	27 Jan 2021 11:01	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	27 Jan 2021 11:01	Clm Dtl Modified	JPJ Reg. Date: -> 2015/01/20.	[A] JOANNE LEE KHANG MIN
14	27 Jan 2021 11:01	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	01 Feb 2021 17:53	Adj Mandate Request	Cur Req:2659.90:Lia:100%(OI REAR-ENDED TP)*Quantum:(a)COR:\$1,850+(b)LOR(5days x \$100.58):\$502.90 + (c)LOI (5 days x \$60):\$300 +(d)LTA/GIA search fee:\$7=Total:\$2,659.90*Vehicle Model: Toyota Prius*Recommended 3 repair days +1 Sunday +1 PRS=5DAYS	[A] Jaslin Kok Chin Yi
16	02 Feb 2021 18:00	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/11/26. Mandate Remarks: LOI to 5 days x \$250. LOR subject to no rental subsidy from SMRT due to Covid 19.	[I] Loh, Chee-Heng
17	02 Feb 2021 18:00	Adj Mandate Set	Approved:2609.90:LOI to 5 days x \$250. LOR subject to no rental subsidy from SMRT due to Covid 19.	[I] Loh, Chee-Heng

Date From    Date To    Audit Type

ACTIVITY

[24/11/2020 11:52] Jaslin Kok Chin Yi:
1ST REGISTERED MAIL SENT
[18/11/2020 14:55] HOW MEI KWAN:
OINR. To send out first letter.

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
2639499	17 Nov 2020 15:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHC4645C	GT3843B	11.00
2664695	27 Jan 2021	OD/TP Case	Motor	LKK Auto	LKK Auto	SHC4645C	GT3843B	11.00