

CHINA TAIPING INSURANCE (S) PTE LTD  
3 ANSON ROAD #16-00  
SPRINGLEAF TOWER  
SINGAPORE 079909  
ATTN: MOTOR CLAIMS DEPT

Dear Sir/ Madam

**ACCIDENT INVOLVING VEHICLE NO SKS 86Y & YP 2485R ALONG  
105 SECOND LOK YANG ROAD ON 11/01/2021**

We understand that you are the insurer of YP 2485R vehicle.

I/We wish to inform you that my/our vehicle SKS 86Y have been completed repairs to my/our satisfaction by M/s YSK AUTO WORKSHOP. I/We therefore propose to claim from your as follows:

1.	Cost of Repairs	S\$ 4,000.00
2.	Loss of Use/Rental (S\$250 x 6 days)	S\$ 1,500.00
3.	LTA Search Fee/GIA Reports	S\$ -
<b>TOTAL</b>		<b><u>S\$ 5,500.00</u></b>

Please let us have your reply soonest possible.

Thank you.



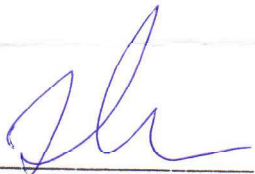
## LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT ON 11/01/2021 @15:00 INVOLVING SKS 86Y AND YP 2485R

ALONG 105 SECOND LOK YANG  
ROAD

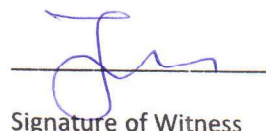
1. I/WE the registered owner of vehicle SKS 86Y hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided by **YSK AUTO WORKSHOP** during the period of repairs to my/our vehicle if applicable, my/our solicitor (To be appointed by **YSK AUTO WORKSHOP** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **YSK AUTO WORKSHOP** after deduction of their cost on a solicitor & client basis. I/WE undertake to co-operate fully with **YSK AUTO WORKSHOP** and/or my/our solicitor and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/WE undertake to bear repair costs, rental, legal costs and any other indicentials incurred.
2. If the 3<sup>rd</sup> party claim is unsuccessful or partly successful as the case may be I/we hereby instruct and authorize **YSK AUTO WORKSHOP** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part or in whole then I/WE undertake to pay **YSK AUTO WORKSHOP** the repair costs.
4. In alternative to serial number 2 and 3 above if the 3<sup>rd</sup> party claim fails or is only partly successful then I/WE undertake to pay **YSK AUTO WORKSHOP** the difference in amount of the repair costs.
5. I/WE authorize **YSK AUTO WORKSHOP** to sign all discharge voucher/indemnity forms all necessary documents on my/our behalf in connection with the abovementioned claim.
6. I/WE also authorize **YSK AUTO WORKSHOP** to appoint such a firm of solicitor on my/our behalf as **YSK AUTO WORKSHOP** deem fit for the purpose of third party/own insurance claim.
7. I/WE also undertake not to accept any offer, settlement or monies from third insurer without first communicating with **YSK AUTO WORKSHOP** in writing. And also to inform **YSK AUTO WORKSHOP** and/or the solicitor appointed by **YSK AUTO WORKSHOP** on my/our behalf in the event the 3<sup>rd</sup> party insurer communicate with me/us directly by telephone or in writing.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/WE undertake to either give the said cheque to **YSK AUTO WORKSHOP** or bank into my/our account and re-issue the cheque amount to **YSK AUTO WORKSHOP**.



Signature of Owner

(Company's stamp – if any)

DATE THIS 13 DAY OF JAN 20 21



Signature of Witness

Name of Witness:

TAN SIEW LAN

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSN00065822000      Claim No : SNM21D200202/C02/YP2485R/TOHHS

Claimant : TEO LAY BENG

Amount : S\$4,960.00  
DOLLARS FOUR THOUSAND NINE HUNDRED AND SIXTY 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. : SKS 86Y  
Insured Vehicle No. : YP 2485R

Date of Loss : 11/01/2021  
Place of Accident : 105 SECOND LOK YANG ROAD

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 : WAH & HUA PTE LTD  
Driver Name : TAN BACK SANG

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) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	4,000.00
(3) Loss of <del>Use</del> /Rental/ <del>Earning</del>	S\$	960.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/Towing Fee	S\$	
(7) Cost including Disbursement	S\$	
TOTAL . . . . .		S\$ 4,960.00

Claimant Name : TEO LAY BENG

NRIC No : SXXXX624C

Signature :



Date :

28 05 2021

## YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6, #01-49  
Autobay Singapore 417883  
Tel no.: 9640 2541  
Email: [dannyskyeo@gmail.com](mailto:dannyskyeo@gmail.com)

**LKK Auto Consultants Pte Ltd**  
Blk 51, Paya Ubi Industrial Park,  
Ubi Avenue 1, #02-25 | S(408933)

**Tax Invoice : 202103-016**

Date : 03/03/2021  
Vehicle : SKS86Y  
Make Model : BMW 420GC  
Accident Date : 11/01/2021 15:00 HRS  
Policy No. : 5118407074

### Particular

#### COST OF CLAIMS

Repairs & Labour Costs

\$4,000.00

Singapore Dollars: Four Thousand Only

Total S\$: 4,000.00



Mr. Danny Yeo See Khim  
YSK Auto Workshop



# CARS FOR RENT (2016) PTE LTD

**Mailing Address:**

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874  
Tel Nos.: +65 6970 9119 / 6789 5155  
Co. Reg'n No.: 201609732N  
GST Reg'n No.: 201609732N

Tax Invoice #: E2101153  
Date: 20-01-21

1

**Bill To:****Ship To:**

YSK Auto Workshop  
For the account of:  
Chng Wei'En, Andrew  
S8629481H  
649 East Coast Road  
459036

YSK Auto Workshop  
For the account of:  
Chng Wei'En, Andrew  
S8629481H  
649 East Coast Road  
459036

Description	Amount	Job No.	
Vehicle Rental for Period 13.01.2021 to 19.01.2021 (Billing for days 6 X \$250.00/per day) (Vehicle No.: SKS86Y)	\$1,500.00	SLG35X	SR

Your Order #: E17526

		Terms: Net 30th after		GST:		\$98.13
COMMENT	CODE	RATE	GST	SALE AMOUNT	Total Inv Amt:	\$1,500.00
	SR	7%	\$98.13	\$1,401.87	Amount Applied:	\$0.00
					Balance Due:	\$1,500.00





# CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: E 17526

ROC/GST No: 201609732N

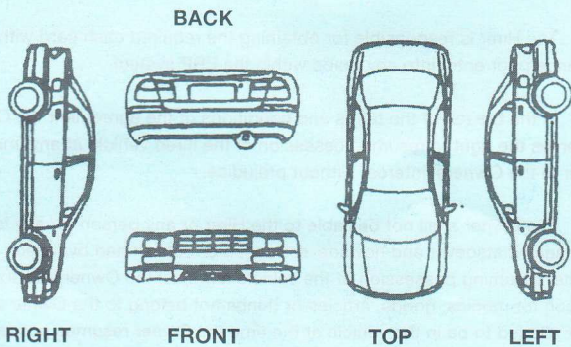
## VEHICLE RENTAL AGREEMENT

Ysk (#.1-99)

<b>HIRER'S PARTICULAR</b>		Vehicle No: <u>SLG 35X</u>		Replace Veh No: <u>SKS 86Y</u>	
Name: (as in I/C) <u>Chng Wei En, Andrew</u>		Mileage out:			
<u>(Chuang Wei En)</u>		Make & Model: <u>Lexus ES250</u> Auto / Manual			
NRIC/PASSPORT No: <u>S86294814</u>		OUT: Date <u>13.01.21</u> Time: <u>1112</u>			
Date of Birth: <u>699 East Coast Road</u>		HIRE PERIOD			
Address (Res): <u>(S) 459 036</u>		OWN DAMAGE CLAIM Excess S\$ <u>2000</u>			
Driving Licence No: _____ D/L Type: Local / International		THIRD PARTY CLAIM Excess S\$ <u>1500</u>			
Issue Date: _____		<b>CHARGES</b>			
Tel: (O) _____ HP _____		Daily <u>6</u> @ \$ <u>250</u> per day <u>1500</u> <u>00</u>			
Company Name: _____		Weekly @ \$ _____ per week			
Company UEN: _____		Monthly @ \$ _____ per month			
Company Address: _____		Others @ \$ _____			
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Delivery Service			
Name: (as in I/C) _____		GST			
NRIC/PASSPORT No: _____		<b>SUB-TOTAL \$</b>			
Date of Birth: _____		<b>PETROL LEVEL</b>			
Address (Res): _____		Out E 1/4 1/2 3/4 F			
Driving Licence No: _____ D/L Type: Local / International		In E 1/4 1/2 3/4 F			
Issue Date: _____		EXTENSION			
Tel: (O) _____ HP _____		Misc.			
		GST			
		TOTAL CHARGES <u>1500</u> <u>00</u>			
		Rented out by: _____			
		Hirer's Signature <u>[Signature]</u>			
		Addition Driver's Signature _____			

INDICATE:  
D - DENTS  
S - SCRATCHES  
A - ACCIDENTS

### VEHICLE CHECK LIST



I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
<u>19.01</u>	<u>1730</u>				<u>[Signature]</u>



## Asher Sng (LKKAUTO)

---

**From:** Alfred Toh <alfred.toh@sg.cntaiping.com>  
**Sent:** Wednesday, 12 May 2021 10:24 AM  
**To:** Asher Sng (LKKAUTO); Admin A  
**Cc:** Claims Dept of CTI; Alfred Toh  
**Subject:** RE: [MANDATE REQUEST] RE: SNM21D200202/C02/YP2485R/TOHHS / Direct Settlement - Accident Involving YP 2485R and SKS 86Y (TP : LKK REF - CC6/CTI21000703/Aes3) on 11/01/2021

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

LKK REF - CC6/CTI21000703/Aes3  
CTI REF - SNM21D200202/C02/YP2485R/TOHHS

Dear Asher

Please proceed to resolve the property damage claim up to \$4,960.00.

### **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](mailto:claimsdept@sg.cntaiping.com). Any inconvenience caused is much regretted.

**Best Regards**

Alfred Toh  
Senior Executive  
Claims Department  
China Taiping Insurance (Singapore) Pte. Ltd.  
3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: 65 6389 6183  
Email: [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)  
[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)

W: [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | FB: [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | WeChat: 太平狮城 TaipingSG

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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Wednesday, May 12, 2021 8:57 AM  
**To:** Alfred Toh <alfred.toh@sg.cntaiping.com>  
**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: [MANDATE REQUEST] RE: SNM21D200202/C02/YP2485R/TOHHS / Direct Settlement - Accident Involving YP 2485R (OI : CTI - TBA) and SKS 86Y (TP : LKK REF - CC6/CTI21000703/Aes3) on 11/01/2021

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Alfred,

We refer to the above matter.

Third party is chasing for offer/ settlement.

Kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

***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.***

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**From:** Asher Sng (LKKAuto)

**Sent:** Monday, 26 April 2021 8:38 PM

**To:** Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [MANDATE REQUEST] RE: SNM21D200202/C02/YP2485R/TOHHS / Direct Settlement - Accident Involving YP 2485R (OI : CTI - TBA) and SKS 86Y (TP : LKK REF - CC6/CTI21000703/Aes3) on 11/01/2021

Your ref : SNM21D200202

Our ref : CC6/CTI21000703/Aes3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured reversed and hit third party parked vehicle. We are of the opinion that liability is not in our insured's favour.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " **YSK AUTO WORKSHOP**" at **\$4,960.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 13,569.31	\$ 4,000.00
2. Loss of Use (6days x \$250)	\$ 1,500.00	\$ 960.00 (6days x \$160)
Total:	\$ 15,069.31	<b>\$ 4,960.00</b>

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler



**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

*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.*

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**From:** Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>

**Sent:** Sunday, 17 January 2021 4:31 PM

**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>

**Subject:** RE: SNM21D200202/C02/YP2485R/TOHHS / Direct Settlement - Accident Involving YP 2485R (OI : CTI - TBA) and SKS 86Y (TP : LKK REF - CC6/CTI21000703/Aes3) on 11/01/2021

**LKK REF - CC6/CTI21000703/Aes3)**

**CTI REF - SNM21D200202/C02/YP2485R/TOHHS**

Dear Sirs

We refer to your email of 15 January 2021.

Attach herewith our Insured's SAS report for your attention and necessary action.

Please let us have a copy of Preliminary Advice.

## **NOTICE :**

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**Best Regards**

**Alfred Toh**

**Senior Executive**

**Claims Department**

**China Taiping Insurance (Singapore) Pte. Ltd.**

**3 Anson Road #15-00 Springleaf Tower Singapore 079909**

**DID: 65 6389 6183**

**Email: [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)**

**[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)**

**W: [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | FB: [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | WeChat: 太平狮城 TaipingSG**

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**From:** Claims Dept of CTI

**Sent:** Friday, January 15, 2021 10:15 AM

**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Subject:** O/R: SNM21D200202/C02/YP2485R/TOHHS / FW: Direct Settlement - Accident Involving YP 2485R (OI : CTI - TBA) and SKS 86Y (TP : LKK REF - CC6/CTI21000703/Aes3) on 11/01/2021

Dear Alfred,

Please note that officer in charge for this case is Alfred Toh.

Claim no. SNM21D200202/C02/YP2485R/TOHHS.

Dear Alfred,

Pls revert LKK.

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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](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平狮城 Taiping SG

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Sent:** Thursday, 14 January 2021 5:45 PM  
**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** Direct Settlement - Accident Involving YP 2485R (OI : CTI - TBA) and SKS 86Y (TP : LKK REF - CC6/CTI21000703/Aes3) on 11/01/2021

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SKS 86Y at M/s YSK AUTO WORKSHOP on a WP basis and TP repairer proposed for a direct settlement.

**Enclosed for your perusal is:**  
- **TP GIA report**

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

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

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

*\*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,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**