



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0120214442CTI
Your Ref : SBQ8804G

Date : 15 OCT 2021

WITHOUT PREJUDICE

China Taiping Insurance (Singapore) Pte Ltd
C/O LKK Auto Consultant Pte Ltd
51 Ubi Ave 1
#01-25 Paya Ubi Industrial Pk
Singapore 408913
Attention : Motor Claim Department

Dear Sirs,

Accident involving SFF4442D /SBQ8804G and Others on 09.01.2021 along PIE Lamp Post No. 722.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SBQ8804G.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Siow Yon Fong, the owner of motor-vehicle no: SFF4442D, we submit his claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 20,330.00
Loss of rental w/gst (20 days x \$120.00)	\$ 2,400.00
GIA search fee	\$ 2.00
	<u>\$ 22,732.00</u>
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2100293
- 2) GIA report of SFF4442D
- 3) Police Report No: T/20210109/2106
- 4) GIA search fee and invoice
- 5) Rental agreement and invoice

We hope to receive your early reply soon.

Thank you.

Yours faithfully,
KANG CAR REPAIRERS PTE LTD

LETTER OF AUTHORITY

Your Ref: SBQ8804G

China Taiping Insurance (S) Pte Ltd
3 Anson Road
#16-00 Springleaf Tower
Singapore 079909

Dear Sirs,

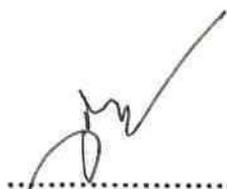
Accident involving SFF4442D and SBQ8804G
on 09.01.2021 at PIE Lamp Post 722.

I/We am/are the owner/s of vehicle number SFF4442D.

I/We had instructed KANG CAR REPAIRERS PTE LTD to make a claim on my/our behalf against your company in respect of the abovementioned matter.

I/We hereby authorize you to issue the settlement cheque in favour of my/our workshop, KANG CAR REPAIRERS PTE LTD in full and final settlement of my/our claim for my/our repair cost and loss of use/rental charges, in respect of the above accident.

Yours faithfully,



.....
Siow Yon Fong

KANG CAR REPAIRERS PTE. LTD.



.....
Witnessed by: Fong Chin Watt

This Discharge Voucher applies strictly for Claimant's claim for ~~personal injury~~ / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.
This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNW00129422001 Claim No : SNM21D200266/C02/SBQ8804G/CHNGPW
Claimant : SIOW YON FONG
Amount : S\$22,472.00
DOLLARS TWENTY TWO THOUSAND FOUR HUNDRED AND SEVENTY TWO 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. : SFF 4442D
Insured Vehicle No. : SBQ 8804G

Date of Loss : 09/01/2021
Place of Accident : PAN ISLAND EXPRESSWAY LAMP POST NO: 722

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 : SEAH JUN HAO
Driver Name : SEAH JUN HAO

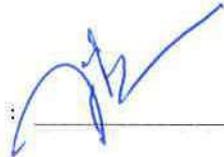
from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

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/ Excess	S\$	20,330.00
(3) Loss of Use/Rental/Earning	S\$	2,140.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	2.00
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees /Towing Fee	S\$	
(7) Cost including Disbursement	S\$	
TOTAL	S\$	22,472.00

Claimant Name : SIOW YON FONG

NRIC No : SXXXX764F

Signature : 

Date : 16/10/21



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD
3 ANSON ROAD
#16-00 SPRINGLEAF TOWER
SINGAPORE 079909
TEL: 63896111 FAX: 62247175
ATTN: Motor Claim Department

Final No: KCR-INV2100293
Claim No: EST2100010
Date: 09 Oct 2021
Policy No: 5054306594-8
Veh Reg No: SFF4442D
Make/Model: TOYOTA CAMRY 2.4
AUTO ABS AIRBAG
Chassis No: MR053BK4007025797
Engine No: 2AZE097214
Reg. Date: 05/06/2008

Your Ref No: SBQ8804G
Claim Type: Third Party
Accident Date: 09/01/2021
TP Veh Reg No: SBQ8804G

Tax Invoice to Vehicle No :SFF4442D

PAGE:1

Description	Quantity	List Price	Amount
		S\$	S\$

As recommended by surveyor to proceed repair at total cost/lumpsum cost	S\$ 19,000.00
Add GST @ 7%	1,330.00
Total Amount payable	<u>S\$ 20,330.00</u>

TOTAL: SINGAPORE DOLLAR TWENTY THOUSAND THREE HUNDRED THIRTY ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
LIM SOO CHING APT BLK 141 BEDOK RESERVOIR ROAD #07-1525 SINGAPORE 470141

DATE	INVOICE NO.
5/2/2021	A 42382

	VHA NO.	DUE DATE	VEH NO.
	A 42382	5/2/2021	SLL 8586 T
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 09 JANUARY 2021 TO 29 JANUARY 2021 YOUR REF: SFF 4442 D	20	112.1495	2,242.99
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal		\$2,242.99
	GST @ 7%		\$157.01
	TOTAL		\$2,400.00

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg

A subsidiary of **BKW Automobile Pte Ltd**



VEHICLE HIRING AGREEMENT

40420 Workshop: KAWAS CAR

HIRER'S PARTICULARS

Name (as in I/C) LIM SOO CHING
 NRIC/Passport No: [REDACTED] Date of Birth: 26/12/1967
 Address: Blk 141 Bedok Reservoir Rd #07-1505 Age: 37
 Name & Address of Employer: [REDACTED]
 Occupation: [REDACTED] Driving Exp: [REDACTED]
 Driving Licence No: [REDACTED] Passed Date: 26/11/1994
 D/L Type: Local/Int'l/Others: Local

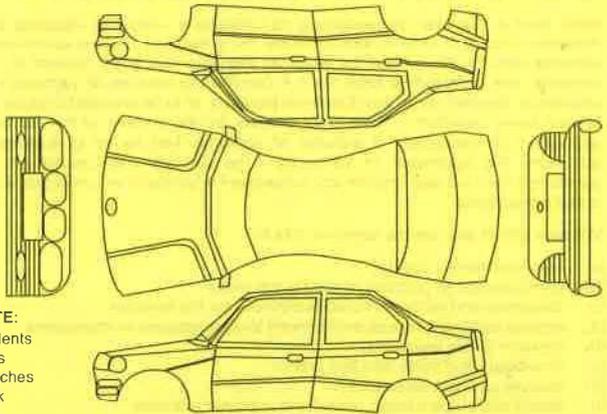
DRIVER'S PARTICULARS

Name (as in I/C) [REDACTED]
 NRIC/Passport No: [REDACTED] Date of Birth: [REDACTED]
 Address: [REDACTED] Age: [REDACTED]
 Occupation: [REDACTED] Driving Exp: [REDACTED] Yrs: [REDACTED]
 Driving Licence No: [REDACTED] Passed / Expiry Date: [REDACTED]
 D/L Type: Local/Int'l/Others: [REDACTED] Contact No: [REDACTED]

Hirer's Own Vehicle No: SFF Replace Veh No: [REDACTED]
 Loan Vehicle No: SLL8586T VR No: [REDACTED]
 Make & Model: ALFA ROMEO Auto/Manual Group: Auto
CHARGES \$ cts
 Daily 20 day @ \$ 120 Per day \$2400
 Weekly/Monthly week @\$ Per week/Monthly
 Others [REDACTED]
 CDW/PAI @\$ Per day/Monthly
 Delivery/Collection Svc [REDACTED]
 GST [REDACTED]
 OR No: [REDACTED] (A) SUB-TOTAL \$2700

Petrol Level & Surcharge	OUT	E	1/4	1/2	3/4	F
	IN					

 First _____ km FREE per day GST
 Excess mileage is chargeable at _____ cents per km **TOTAL CHARGES**



NON WAIVER EXCESS (Subject to GST) \$ 2000

- ACCESSORIES CHECK**
- Data Cards
 - Camera Systems
 - Hub Cap
 - Radio / CD Cartridge
 - Jack
 - Tyre Opener
 - Petrol Cap
 - Spare Tyre

Hirer's Signature: [Signature] Additional Driver's Signature: [Signature]

SINGAPORE Use Only

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 amounts 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance, in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis) whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell (e.g. cigarette, durian or pet's smell), the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
9/1/21	9.45pm			

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
29/1/21	12-20pm			

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SBQ8804G

Date of Accident

09/01/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **China Taiping Insurance**

Period of Insurance **01/10/2020 - 30/09/2021**

Requested By **ALICE TNG (KANG CAR REPAIR...**

Requested Date **11/01/2021 10:07**

Payment details

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Monday, 25 January 2021 10:22 AM
To: seahjunhao@gmail.com
Subject: ACCIDENT INVOLVING SBQ 8804G AND SFF 4442D / OTHERS ON 09/01/2021

Claim Ref: SNM21D200266
Our Ref: CC6/CTI21000711/Aea3

25 JAN 2021

SEAH JUN HAO

Dear Sir/Madam,

ACCIDENT INVOLVING SBQ 8804G AND SFF 4442D / OTHERS ON 09/01/2021

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.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: ashersng@lkkauto.com

c.c. *China Taiping Insurance (Singapore) 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.

Asher Sng (LKKAuto)

From: Adeline Chng <adeline.chng@sg.cntaiping.com>
Sent: Monday, 6 December 2021 5:04 PM
To: Asher Sng (LKKAuto)
Cc: Claims Dept of CTI; Admin A
Subject: RE: [MANDATE REQUEST] RE: SNM21D200266/C02/SBQ8804G/CHNGPW / FW: Direct Settlement - Accident Involving SBQ8804G (OI : CTI - TBA) AND SFF4442D (TP : LKK REF - CC6/CTI21000711/Aea3) on 09/01/2021

Follow Up Flag: Follow up
Flag Status: Flagged

Without Prejudice, Save as to Costs

Dear Asher

Please proceed to resolve claim at \$ 22,472.00 (all-in).

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.

Thank you.

Adeline Chng
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Monday, November 29, 2021 2:09 PM
To: Adeline Chng <adeline.chng@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: SNM21D200266/C02/SBQ8804G/CHNGPW / FW: Direct Settlement - Accident Involving SBQ8804G (OI : CTI - TBA) AND SFF4442D (TP : LKK REF - CC6/CTI21000711/Aea3) on 09/01/2021

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.

Your ref : SNM21D200266/C02/SBQ8804G/CHNGPW
Our ref : CC6/CTI21000711/Aea3q2

Dear Sirs,

We refer to the above matter.

The said chain collision involved 4 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

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 "**KANG CAR REPAIRERS PTE LTD**" at **\$22,472.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 40,971.77	\$ 20,330.00
2. Loss of Rental (20days x \$112,15)	\$ 2,400.00	\$ 2,140.00 (20days x \$100)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 43,373.77	\$ 22,472.00

Surveyor recommended 21days for repair.

Market Value	\$47,100
LTA Rebate	\$28,033
Nett Value	\$19,067

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: 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.

From: Adeline Chng <adeline.chng@sg.cntaiping.com>
Sent: Monday, 18 January 2021 11:17 AM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SNM21D200266/C02/SBQ8804G/CHNGPW / FW: Direct Settlement - Accident Involving SBQ8804G (OI : CTI - TBA) AND SFF4442D (TP : LKK REF - CC6/CTI21000711/Aea3) on 09/01/2021

[Strictly Confidential]

Dear Asher

Attached herewith our insured SAS report for your perusal.

NOTICE :

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Thank you.

Adeline Chng
Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6155 | F: (65) 6225 5879

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Sent: Monday, 18 January 2021 10:28 AM
To: Meikwan@lkkauto.com; AsherSng@lkkauto.com; Admin A <admin-a@lkkauto.com>; Adeline Chng <adeline.chng@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: O/R: SNM21D200266/C02/SBQ8804G/CHNGPW / FW: Direct Settlement - Accident Involving SBQ8804G (OI : CTI - TBA) AND SFF4442D (TP : LKK REF - CC6/CTI21000711/Aea3) on 09/01/2021

Dear Sir,

Please note that officer in charge for this case is Adeline Chng.

Claim no. SNM21D200266/C02/SBQ8804G/CHNGPW.

Dear Adeline Chng,

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 | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅
城 Taiping SG

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 15 January 2021 4:28 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving SBQ8804G (OI : CTI - TBA) AND SFF4442D (TP : LKK REF - CC6/CTI21000711/Aea3) on 09/01/2021

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SFF 4442D at M/s Kang Car Repairers Pte Ltd - Kaki Bukit 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 get back to you on preliminary advice in due course.

Meanwhile, kindly let us have 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.

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)

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