

Hsiao Tong (LKKAuto)

From: Ong Hua Yen (Auto Svcs/FM(Mil)&SS/Claims & IA/Claims & IA)
<OngHuaYen@smrt.com.sg>
Sent: Friday, 14 May 2021 6:15 PM
To: Admin A; CS A Team
Cc: Chong Fei Yuan (Auto Svcs/FM(Mil)&SS/Claims & IA); Balqish Binte Abdul Halil (Auto Svcs/FM(Mil)&SS/Claims & IA/Claims & IA); Tan Wei Teck (Auto Svcs/FM(Mil)&SS/Claims & IA/Claims & IA); Karen Chan Siau Chin (Auto Svcs/FM(Mil)&SS/Claims & IA/Claims & IA); Foo Chit Yan (Auto Svcs/FM(Mil)&SS/Claims & IA/Claims & IA)
Subject: OUR REF:BUS/01/21/5044(AIG) - ACCIDENT ON 15/01/21 INVOLVING SG5769X AND SMU8018H ALONG Upper Bukit Timah Road (BS:44029)
Attachments: BUS 01 21 5044 LTA.pdf; BUS 01 21 5044 SAS.pdf; BUS 01 21 5044 INV.pdf

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SG5769X. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$527.00
Loss of Use	\$525.00 (1.5 days x \$350.00)
LTA search fee	\$7.00
Total	\$1,059.00

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 2) GIA report
- 3) LTA Search Fee

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Thanks & Regards
Hua Yen


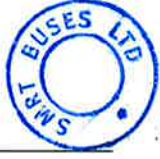
AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, **SMRT BUSES LTD** (the third party claimant") of **6 ANG MO KIO STREET 62 (S)569140** (address), owner of **SG 5769X** (vehicle no.) hereby authorize **STRIDES 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 **SG 5769X** that was damaged pursuant to the accident which occurred on **15/01/2021** (date) along **UPPER BUKIT TIMAH ROAD (BS:44029)** (location) involving vehicle no/s **SMU 8018H** ("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 BUSES 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 30 (day) of 11 (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, **STRIDES 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\$830.00** (Global Sum) for vehicle no. **SG 5769X** that was damaged pursuant to the accident which occurred on **15/01/2021** (date) along **UPPER BUKIT TIMAH ROAD (BS:44029)** (location) involving vehicle no/s **SMU 8018H**.

This is pursuant to the inspection conducted on **27/01/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **SMRT BUSES LTD** (“the third party claimant”) of vehicle no. **SG 5769X** 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 **SG 5769X** (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 30 (day) of 11 (month) 2021 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Customer Code: 3000066

SMRT BUSES LTD

Block Unit
STREET 62
6 ANG MO KIO
SINGAPORE 569140



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. : IV210400405
Date : 22.04.2021
Vehicle No. : SG5769X
Your Ref No. : BUS/01/21/5044
Our Ref No. : 24109591
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
Labour					
TO REPAIR LH FRONT PORTION	1.00	\$ 265.00	0.00	\$ 0.00	\$ 265.00
Others					
TO PUTTY & RESPRAY	1.00	\$ 262.00	0.00	\$ 0.00	\$ 262.00
GRAND TOTAL					\$ 527.00

Remark :

Make/Model : MAN A95
Accident Date : 15.01.2021

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 (Apr 22, 2021 16:08 GMT+8)

Authorised Signature
for SMRT Automotive Services Pte Ltd

Enquire Vehicle-Related Transaction History

Transaction History Details

Log Date/Time: 27 Jan 2021 / 14:10:45

Asset Type:	Vehicle	Transaction Amount:	\$7.49
Asset ID:	SMU8018H		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20210127141045341122

Search Date / Time: 15 Jan 2021 08:28:00

Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.

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

[Enquire Related Logs](#)

[Back to List](#)

Re: ACCIDENT INVOLVING SMU 8018H(AIG) AND SG 5769X AT/ALONG DROP OFF @ BUKIT PANJANG MRT STATION - UPPER BUKIT TIMAH ROAD ON 15/01/2021

Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Thu 2/9/2021 4:55 PM

To: mycal ho <mycalho@hotmail.com>

 2 attachments (769 KB)

MAG S20.pdf; MAG S20-Factors affecting liability.pdf;

Dear Mr Ho,

We agree that your car was already out by more than 3/4 and third party should have taken evasive action(s) such as honk or try to avoid your vehicle to prevent the accident from happening. However, third party has reported that he was travelling straight heading toward the bus stop, your vehicle exited out from taxi stand when bus was less than half car length with your vehicle. Third party driver has tried to brake but still unable to avoid the accident.

We understand that Third Party is negligible for the part where there is no evasive action(s) taken, however that only contribute to 10%-20% of the liability (under the Motor Accident Guideline, "MAG"). Whereas the bulk liability falls onto the party who initiates the lane change. We attach a copy of MAG Scenario 20 for your reference. You may also note that MAG is widely use in court for liability assessment.

We regret to inform that we do not have a good case to defense and will have to proceed to settle the claim at best terms. However, you may choose to claim Third Party insurance for excess/uninsured losses. If you managed to claim 80% or above, please send us the supporting documents and AIG will review the matter.

We hope the above clarifies.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler**LKK Auto Consultants Pte Ltd**Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: mycal ho <mycalho@hotmail.com>**Sent:** Tuesday, 31 August 2021 10:30 am**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>**Subject:** Re: ACCIDENT INVOLVING SMU 8018H(AIG) AND SG 5769X AT/ALONG DROP OFF @ BUKIT PANJANG MRT STATION - UPPER BUKIT TIMAH ROAD ON 15/01/2021

Dear Hsiao Tong,

- 1 My car is alrdy out by more than 3/4 there was plenty of time for him to slow down.
- 2 Buses approaching such drop off is alrdy suppose to be on the brakes becuz just ahead is the bus stop.
- 3 Bus did not slow down instead veer to the side to hit my car if bus has slammed into my rear, the clam will be totally on SMRT.

Rgds

Mr Ho

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Tuesday, August 31, 2021 10:22 AM

To: mycal ho <mycalho@hotmail.com>

Subject: RE: ACCIDENT INVOLVING SMU 8018H(AIG) AND SG 5769X AT/ALONG DROP OFF @ BUKIT PANJANG MRT STATION - UPPER BUKIT TIMAH ROAD ON 15/01/2021

Dear Mr Ho,

We have reviewed the matter and we are of the view that we do not have a good defense towards the claim submitted by SG5769X. Attached here with a copy of video screenshot from left rear camera of SG5769X for your easy reference. Based on all available information on hand, we can agree on the following : -

1. third party bus was driving straight within his lane,
2. your vehicle was filtering out from the drop off point.

We attach a copy of MAG Scenario 20 for your reference. Any vehicle filtering out from his/her lane should keep a proper lookout and give way to approaching traffic. You may also note that MAG is widely use in court for liability assessment.

In view of the above, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost. Please be assured that we will do our due diligence to mitigate the cost.

Thank you.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: mycal ho <mycalho@hotmail.com>

Sent: Monday, 15 February 2021 2:54 pm

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SMU 8018H(AIG) AND SG 5769X AT/ALONG DROP OFF @ BUKIT PANJANG MRT STATION - UPPER BUKIT TIMAH ROAD ON 15/01/2021

Hi Chew,

Pls note that my car was fully out on the road alrdy the bus clip the back of my car.

Warmest Regards

Mr Ho

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Monday, February 15, 2021 12:36 PM

To: mycalho@hotmail.com <mycalho@hotmail.com>

Subject: ACCIDENT INVOLVING SMU 8018H(AIG) AND SG 5769X AT/ALONG DROP OFF @ BUKIT PANJANG MRT STATION - UPPER BUKIT TIMAH ROAD ON 15/01/2021

15 FEB 2021

Mr Ho Lih Ming

[By Email Only]

Dear Sir/Madam,

You Ref: SMU8018H

Our Ref: CC3/AIG21001386/Qpa3

ACCIDENT INVOLVING SMU 8018H(AIG) AND SG 5769X AT/ALONG DROP OFF @ BUKIT PANJANG MRT STATION - UPPER BUKIT TIMAH ROAD ON 15/01/2021

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 SG 5769X against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SG5769X as your vehicle was filtering out from the drop off point and collided with third party who was driving straight. Under Motor Accident Guide, any vehicle filtering out from his/her lane should keep a proper lookout and give way to approaching traffic. Therefore, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. **by 26/02/2021**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

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)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	29 Jan 2021 11:26	Clm Dtl Modified	Claimant's Name: -> SMRT BUSES LTD. Claimant's ID: -> 198202292D.	[A] HOW MEI KWAN
2	29 Jan 2021 11:26	Clm Veh Model Changed	(204258) MAN A95 10.5 D (A).	[A] HOW MEI KWAN
3	29 Jan 2021 11:26	Clm Created	Reg No: SG5769X. Acct Date: 2021/01/15. 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 Lt d (Woodlands)	[A] HOW MEI KWAN
4	29 Jan 2021 11:26	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	29 Jan 2021 11:26	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/02/09	[A] HOW MEI KWAN
6	29 Jan 2021 11:26	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	29 Jan 2021 11:26	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	29 Jan 2021 11:27	Label Added	(23):Express.	[A] HOW MEI KWAN
9	29 Jan 2021 11:27	Adj Adjuster Assigned	[None] -> OI SUN PIN	[A] HOW MEI KWAN
10	05 Feb 2021 17:17	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	04 May 2021 15:07	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	04 May 2021 15:07	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	04 May 2021 15:07	Clm Dtl Modified	JPJ Reg. Date: -> 2016/06/29.	[A] JOANNE LEE KHANG MIN
14	04 May 2021 15:07	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	16 Jul 2021 13:51	Adj Mandate Request	Cur.Reg:1059.00:Liability: 100%(B15) *Quantum: (a)COR:527.00 \$ + (b)LOU(1.5days x \$350.00): \$5 25.00 + (c)LTA/GIA search fee: \$7.00= Total: \$1,059.00 1 recommendation repair day *For your appr oval please.	[A] CHEW HSIAO TONG
16	11 Aug 2021 17:07	Video Downloaded	Downloaded SG5769X_TP VIDEO.	[I] Ler, Bernard-JQ
17	11 Aug 2021 17:12	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/02/09. Mandate Remarks: subject to all docs place Cost of Repair : \$527.00 Loss of Use : \$300.00 1 days @ S\$ 300/day LTA/ GIA Search Fee : \$7.00 Total : \$834.00	[I] Ler, Bernard-JQ
18	11 Aug 2021 17:12	Adj Mandate Set	Approved:834.00:subject to all docs place Cost of Repair : \$527.00 Loss of Use : \$300.00 1 days @ S\$ 300/day LTA/ GIA Search Fee : \$7.00 Total : \$834.00	[I] Ler, Bernard-JQ
19	02 Sep 2021 16:54	Video Downloaded	Downloaded SG5769X_TP VIDEO.	[A] CHEW HSIAO TONG

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
2666768	01 Feb 2021 14:15:34	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SG5769X	Low, Xianyu	xx.xx
2666778	01 Feb 2021 14:24:38	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SG5769X	SMU8018H	11.00
2691985	04 May 2021 15:07:04	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SG5769X	SMU8018H	11.00

				Pte Ltd	Pte Ltd (HQ)			
2709709	16 Jul 2021 13:44:48	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SG5769X	CHEW HSIAO TONG	xx.xx