Our Ref:

Dear Sir/Madam

CT0421/SHD3169L/JW(st)

Date:

05.05.2021



AIG ASIA PACIFIC INSURANCE PTE LTD 78 SHENTON WAY.AIG BUILDING #07-16 Singapore 079120

Attn : Motor Claims Department

Without Prejudice

ComfortDelGro Engineering Pte Ltd 205 Braddell Road Singapore 579701

> Mainline +65 6383 6280 Facsimilie +65 6280 9755

> > www.cdge.com.sg

Company Registration No: 199506048W

ACCIDENT ON 11.04.2021 INVOLVING SHD3169L & SGD6836L ALONG LUCKY GARDENS

We are the authorised repair workshop for Comfort Transportation Pte Ltd , the owner of vehicle No SHD3169L, which was involved in the captioned accident with your insured vehicle No SGD6836L.

The vehicle owner and the taxi hirer/driver concerned have requested and authorised us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage of the vehicle.

As the accident was caused by the negligent act of your insured driver, we are submitting these claims for your consideration on behalf of the claimants:

Workshops

Braddell 205 Braddell Road Singapore 579701

Loyang 59 Loyang Drive Singapore 508969

Sin Ming 383 Sin Ming Drive Singapore 575717

Pandan 45 Pandan Road Singapore 609286

320 Ubi Road 3 Singapore 408649

Sungei Kadut 7 Sungei Kadut Way Singapore 728791

Taxi Owner's Claim:

Taxi Owiler's Claim.		SS	1,551.50	
1. Cost of Repairs	0.5.1	200	402.33	
2. Loss of Rental	3.5 days x S\$ 114.95	S\$		
3. Survey Report Fee		S\$	0.00	
4. LTA Search Fee		S\$	0.00	
5. GIA / Police Report Fee		S\$	2.00	
6. Others		S\$	0.00	

Hirer's Claim :

1. Loss of Income	3.5	days x S\$ 80.00	S\$	280.00	
2. Others			S\$	0.00	
					-
	[E&OE]	Total Claims	S\$	2,235.83	

A copy each of the following supporting documents marked [X] is enclosed:

[X]	Original Repair Bill	[X]	Letter of Authority from Owner/Hirer/Operator
[X]	GIA/Police Report(s)	[X]	Rental Rate Letter
M	LTA/GIA Search Slip(s)	[X]	Downtime/Mileage Record
	Survey Report / Bill	ίj	Witness Statement / Accident Scene Photo(s)
[]		Tax / Lo	g Card / Certificate of Insurance
[]	Tow Chit / PIR / Hirer's IF		

Kindly look into the matter and let us hear from you on the settlement of our clients' claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours sincerely Jim Wong CDGE Claims Department

DID: 62148374 FAX: 62141843

Email: jimwong@cdge.com.sg

This is a computer-generated letter. No signature is required.



A member of

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING i 40 SHD3169L , SGD6836L

ON 11-Apr-21 19:10

ALONG

LUCKY GARDENS

I / We

LEE CHI KHIN

(Hirer) NRIC No.:

SXXXX835C

and/or

(Relief) NRIC No.: SXXXX835C

Taxi Number

SHD3169L

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

- 1. To submit my/our claims for damages, costs and expense, including loss of earning (Pending successful recovery), loss of rental, medical fee and legal costs.
- 2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
- 3. To sign Discharge Voucher on my/our behalf.
- 4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date

12-Apr-2021

Name of Hirer

LEE CHI KHIN

Hirer NRIC

SXXXX835C

Signature :

Address

998B BUANGKOK CRESCENT #15-741

532998

Contact No.

92769486

RELEASE VOUCHER (AIG Asia Pacific - Express Third Party Claim)

"We/I, <u>COMFORTDELGRO ENGINEERING PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$1,840.00</u> (Global Sum) for vehicle no. <u>SHD 3169L</u> that was damaged pursuant to the accident which occurred on <u>11/04/2021</u> (date) along <u>LUCKY GARDENS</u> (location) involving vehicle no/s <u>SGD 6836L</u>.

This is pursuant to the inspection conducted on 12/04/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **COMFORT TRANSPORTATION**PTE LTD ("the third party claimant") of vehicle no. SHD 3169L 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 SHD 3169L (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 ______ (day) of ______ (month) 2071 (year)

Picase forward your cheque made payable to.

COMFORTDELGRO ENGINEERING PTE LTD

Signed by appointed surveyor

Signed by "the workshop" (with chop)

59 LOYANG PRIVE

"The contents of this document apply to vehicle damages only All personal injuries and damages arising therefrom are excluded from the ambit and application of this document"



ComfortDelGro Engineering Pte Ltd

Workshops

59 Loyang Drive Singapore 508 45 Pandan Road S

205 Braddell Road Singapore 579701 383 Sin Ming Drive Singapore 575717

COMPANY REG. NO.: 199506048W

Page: 1

GST REG. NO. M2-8921817-3

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY.AIG BUILDING #07-16 SINGAPORE 079120

SINGAPORE

CONTACT NO: 64193000

3225094

VEHCLE NO SHD3169L

NO/DATE 91559174 03.05.2021

MAKE HYUNDAI JOB NO. 305463273

MODEL I - 40

ODOMETER READING

DATE OF REG 08.07.2016

CHASSIS CODE

JOB TYPE

KMHLB41UMGU091842

Invoice for Lump Sum Repair

Description: 3P 11.04.2021

Total Lump Sum Repair Amt Add GST @ 7.000 %

Total Invoice amount

1,450.00

1,551.50

Issued by : KATHERINETAN 03.05.2021 12:50:57
Repair Type : CLSO/57/57
Payment Type/Term : /Credit 30 days

ComfortDelGro Engineering Pte Ltd

Head Office: 205 Braddell Road Singapore 579701

ACCOUNT No. INVOICE No. **AMOUNT** BANK/CHQ No.

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

Our Ref: CT21040196

Date: 03 May 2021



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

11/04/2021 @ 19:10 hrs

ALONG

LUCKY GARDENS

INVOLVING

SGD6836L

We refer to the above-mentioned accident and wish to inform that Comfort Transportation Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHD3169L (the "Taxi"). The Taxi was hired to LEE CHI KHIN IC NO SXXXX835C a registered hirer-operator of Comfort Transportation Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$114.95 per day (inclusive of GST).

Please be advised that the Taxi was insured with **AXA Insurance Singapore Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Philip Chia Manager, Fleet Safety

This is a computer generated letter. No signature is required.

			MILEAGE	HOURS OPEF	HOURS OPERATED (TIME)	TAATE	C LYNYIN	
DATE	NAME OF DRIVER	MILEAGE READING	(KM)	FROM	10		NAME OF DRIVER	MICE
10000	6	-	SMD 3169L	1910	\	٠		
7 20 21	4 Meiodens	Cheri		\	000)/			
				d.	. %			
			7		-	***		
	4		1			r		
			1		-			
					,			
į								
					`			
3.4								

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SGD6836L

Date of Accident

11/04/2021

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance AIG Asia Pacific Insurance Pte....

Period of Insurance 10/12/2020 - 09/12/2022

Requested By _____Por Moy Juan (COMFORTDELG...

Requested Date 12/04/2021 13:34

Payment details

Request Amount: \$\$1.87 GST Amount: \$\$0.13

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

General Insurance Association

Records Management Centre GST Registration No: M400017735

SND3169L



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC4/AIG21004610/T1pa3

15 April 2021

YONG BO LING 31 LUCKY VIEW SINGAPORE 467463

Dear Sir/Madam,

ACCIDENT INVOLVING SGD 6836L(AIG) AND SHD 3169L AT/ALONG LUCKY GARDENS (PATISSERIE CLE OUTSIDE) ON 11/04/2021

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 SHD3169L against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver favour as your vehicle reversed and collided with third party. 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 07 days from the date of this letter.

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.

Yours faithfully,

CHEW HSIAO TON Case Handler

DID: 6742 3197 FAX: 6741 4108

Email: chewht@lkkauto.com

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

Claim Audit

Ξ /	AUDIT	TRAIL		
No.	On	Audit	Remarks	Ву
1	12 Apr 2021 17:34	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] HOW MEI KWAN
2	12 Apr 2021 17:34	Clm Veh Model Changed	(204577) HYUNDAI I40 1.7 D CRDI F/L ABS AIRBAG 4DR (A).	[A] HOW MEI KWAN
3	12 Apr 2021 17:34	_	Reg No: SHD3169L. Acct Date: 2021/04/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: AXA Insurance Pte Ltd (HQ). Workshop: ComfortDelGro Engineering Pte Ltd (Loyan g)	[A] HOW MEI KWAN
4	12 / 25	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5		Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/04/21	[A] HOW MEI KWAN
6	12 Apr 2021 17:34		Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 Apr 2021 17:34	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[I] Merimen Administrator
8	12 Apr 2021 17:34	Label Added	(23):Express.	[A] HOW MEI KWAN
9		Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW MEI KWAN
10	15 Apr 2021 11:52	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	02 Jun 2021 11:31	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	02 Jun 2021 11:31	Clm Dtl Modified	Insured ID: -> Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	02 Jun 2021 11:31	Clm Dtl Modified	JPJ Reg. Date: -> 2016/07/08.	[A] JOANNE LEE KHANG MIN
14	02 Jun 2021 11:31	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	02 Jun 2021 13:58	Video Downloaded	Downloaded Video - Accident	[I] Loh, Chee-Heng
	02 Jun 2021 17:27	Downloaded	Downloaded SHD3169L vs SGD6836LTP VIDEO	[I] Olea, Maricel
17	02 Jun 2021 17:33	Video Downloaded	Downloaded SHD3169L vs SGD6836LTP VIDEO	[I] Loh, Chee-Heng
18	03 Jun 2021 11:23	Video Downloaded	Downloaded Video - Accident	[A] BRYAN TANI
19	11:24		Downloaded SHD3169L vs SGD6836LTP VIDEO	[A] BRYAN TANI
	13:36	Downloaded	Downloaded SHD3169L vs SGD6836LTP VIDEO	[A] CHEW HSIAO TONG
21	16 Jun 2021 13:39	Video Downloaded	Downloaded Video - Accident	[A] BRYAN TANI
22	2021 13:40	Video Downloaded	Downloaded SHD3169L vs SGD6836LTP VIDEO	[A] BRYAN TANI
23	16 Jun 2021 17:47	Video Downloaded	Downloaded SHD3169L vs SGD6836LTP VIDEO	[A] BRYAN TANI
24	17:49	Video Downloaded	Downloaded SHD3169L vs SGD6836LTP VIDEO	[A] BRYAN TANI
25	16 Jun 2021 17:49	Video Downloaded	Downloaded Video - Accident	[A] BRYAN TANI
26	17 Jun 2021 10:03	Adj Mandate Request	eq:cur.Req:2048.35:Liability: 100%(OID reversed) *Quantum: (a)CORw/GST: \$1,551.50 + (b)LOR(3days x \$114.95): \$344.85 + (c)LOI(3days x \$50): \$150.00 + (d)LTA/GIA search fee: \$2.00 = Total: \$2,048.35 *2 recommendation repair days + 1PRS = 3days *For you \$ 12.00 + (2.00 + 2.	[A] CHEW HSIAO TONG

	AUDIT	TRAIL		
No.	On	Audit	Remarks	Ву
27	17 Jun 2021 10:18		Downloaded SHD3169L vs SGD6836LTP VIDEO	[I] Loh, Chee-Heng
28	2021	Rpt	Next Rpt:Final Rpt.Due Date:2021/04/21. Mandate Remarks: to exclude LOE - TP driver claimed under BI LOD	[I] Loh, Chee-Heng
29	17 Jun 2021 10:23	Adj Mandate Set	Approved:1898.35:to exclude LOE - TP driver claimed under BI LOD	[I] Loh, Chee-Heng
	16 Aug 2021 10:29	Mandate	Cur.Req:2048.35:Hi, For LOI, third party driver did not submit claim under his injury claim. Kindly refer to my email dated 16/08/2021. Thanks.	[A] CHEW HSIAO TONG
	2021 10:34	Kpt Changed	Cur Rpt:Final Rpt. Cur Due Date: $2021/04/21$. Mandate Remarks: to exclude LOE - TP driver claimed und er BI LOD	[I] Loh, Chee-Heng
32	16 Aug 2021 10:34	Adj Mandate Set	Maintained:to exclude LOE - TP driver claimed under BI LOD	[I] Loh, Chee-Heng
	Dat	te From	Date To Audit Type None	Go

ACTIVITY

[17/06/2021 09:47] CHEW HSIAO TONG:

On 16/06/2021: OI & OID came down LKK office to view TP video and further discuss the matter. They agreed that liability is not in their favour as reversing parties is more liable. OI concern on TP BI claim which we will feedback to AIG BI claim officer on her concern. As for PD claim, explained to OI & OID on the damages consistency and the Final RC inclusive of GST is \$1,551.50 add up LOR&LOI is abt \$2,200.00. OI & OID agreed to settle the PD claim. They also aware of NCD issue as they have NCD protector. [03/06/2021 16:37] CHEW HSIAO TONG:

Called OI, not pick up

[31/05/2021 13:46] CHEW HSIAO TONG:

Called OI at 9329 6921 as per AIG CCU. Spoken to OI, Doctor Yong, she called up AIG as she received a carbon copy of lawyer letter for this claim. She feels that it is not reasonable as the incident is very slight. OI said that she has spoken to Borneo Motor and will send an email to Borneo to add in 3 point in the accident report.

- 1) The movement of OI car was very slow, less than 3km/hr. Slight knock.
- 2) The impact is considered very slight knock as evidence by the partial dislodge of her car towing cover with minor scratches near to it.
- 3) The taxi driver has offered to settle the matter at \$50.00. OI refused to pay as she did not know the correct procedure.
- OI said that she is a Doctor for 45 years. After the incident happened, the taxi driver came down from his taxi, OI said that based on her observation, the taxi driver looks fine, no injured.

As for the taxi damages, OI said that all looks like old scratches & not consistent to the new knock. OI also request to have a look on third party

Advised her that we will obtain a copy of third party video and discuss further with her on this matter. She noted.

erimen Bill	ing for this cas	se - Transactio	n History					
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2685427	12 Apr 2021 17:54:09	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHD3169L	SGD6836L	11.00
2686424	15 Apr 2021 11:47:31	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHD3169L	Low, Xianyu	xx.xx
2698909	02 Jun 2021 11:31:47	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHD3169L	SGD6836L	11.00
2699044	02 Jun 2021 17:08:56	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHD3169L	CHEW HSIAO TONG	xx.xx