

Our Ref: CT0521/SHC1909L/JW(st)
Date: 19.05.2021



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

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Attn : Motor Claims Department

Without Prejudice

Mainline +65 6383 6280
Facsimile +65 6280 9755

Dear Sir/Madam

www.cdge.com.sg

Company Registration No: 199506048W

ACCIDENT ON 07.05.2021 INVOLVING SHC1909L & SMT 460X ALONG RAFFLES QUAY

Workshops

We are the authorised repair workshop for Comfort Transportation Pte Ltd , the owner of vehicle No SHC1909L, which was involved in the captioned accident with your insured vehicle No SMT 460X.

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

Ubi
320 Ubi Road 3
Singapore 408649

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

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:

Taxi Owner's Claim :

1. Cost of Repairs		S\$	2,022.98
2. Loss of Rental	5 days x S\$ 125.19	S\$	625.95
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	5 days x S\$ 80.00	S\$	400.00
2. Others		S\$	0.00

[E&OE] **Total Claims** S\$ **3,050.93**

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
[X] LTA/GIA Search Slip(s)	[X] Downtime/Mileage Record
[] Survey Report / Bill	[] Witness Statement / Accident Scene Photo(s)
[] Driver's IC/DL/VL / Road Tax / Log Card / Certificate of Insurance	
[] Tow Chit / PIR / Hirer's IRAS / Others :	

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
ALONG****Hyundai Ioniq SHC1909L , SMT460X
ALONG RAFFIES QUAY TWDS CROSS STREET****ON 07-May-21 18:35**

I / We

LOW JWEE YONG(Hirer) NRIC No.: **SXXXX967E**

and/or

(Relief) NRIC No.: **SXXXX967E**

Taxi Number

SHC1909L

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

08-May-2021

Name of Hirer

LOW JWEE YONG

Hirer NRIC

SXXXX967E

Signature :



Address

**41A LORONG 101 CHANGI ROAD
426649**

Contact No.

94525989

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

"We/I, **COMFORTDELGRO ENGINEERING 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\$2,700.00** (Global Sum) for vehicle no. **SHC 1909L** that was damaged pursuant to the accident which occurred on **07/05/2021** (date) along **RAFFLES QUAY TOWARDS CROSS ST** (location) involving vehicle no/s **SMT 460X** ✓

This is pursuant to the inspection conducted on **10/05/2021** (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. **SHC 1909L** 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 1909L** (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 13 (day) of Jan (month) 2022 (year)



Signed by appointed surveyor

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508089

Signed by "the workshop" (with chop)

Please forward your cheque made payable to:
COMFORTDELGRO ENGINEERING PTE LTD

"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"

GST REG. NO. M2-8921817-3

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY, AIG BUILDING #07-16
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHC1909L

MAKE
HYUNDAI

MODEL
IONIQ(G2)

DATE OF REG
08.10.2018

CHASSIS CODE
KMHC851CVKU114761

INV. NO/DATE
91562537 18.05.2021

JOB NO.
305467826

ODOMETER READING

DATE/TIME IN
08.05.2021 09:15

Description : 3P 07.05.2021

S/No Part No.

Qty Unit Price %Disc Net

PART REQUISITION

0001	04-01-0104-2534	COVER-FR BUMPER#	1	418.30	20.00	334.64
0002	04-01-0101-0111	BUMPER COVER CLIP REAR	10	2.20	20.00	17.60
0003	03-01-0104-2061	CAP ASSY-WHEEL HUB	1	346.40	20.00	277.12
0004	04-01-0104-3813	EMBLEM-BLUE DRIVE LH	1	26.60	20.00	21.28
SUB-TOTAL			:			650.64

JOB NATURE

0001	PB	PANEL BEATING	700.00	700.00
0002	SP	SPRAYPAINT CHARGE	500.00	500.00
0003	20-00	TUFF COAT ON AFFECTED PARTS.	40.00	40.00

WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.

CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.

INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.

PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91562537	2,022.98	

GST REG. NO. M2-8921817-3

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY, AIG BUILDING #07-16
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHC1909L

MAKE
HYUNDAI

MODEL
IONIQ(G2)

DATE OF REG
08.10.2018

CHASSIS CODE
KMHC851CVKU114761

INV. NO/DATE
91562537 18.05.2021

JOB NO.
305467826

ODOMETER READING

DATE/TIME IN
08.05.2021 09:15

S/No Part No.

Qty Unit Price %Disc Net

SUB-TOTAL : 1,240.00

Items total 1,890.64
Add GST @ 7.000 % 132.34
Invoice amount 2,022.98

Issued by : CHEWBEELENG 18.05.2021 14:26:41
Repair type : CLSO/57/57
Payment Type/Term: /Credit 30 days

1) WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.
2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
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4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91562537	2,022.98	

Our Ref: CT21050117

Date: 18 May 2021



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 07/05/2021 @ 18:35 hrs
ALONG ALONG RAFFIES QUAY TWDS CROSS STREET
INVOLVING SMT460X

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 **SHC1909L** (the "Taxi"). The Taxi was hired to **LOW JWEE YONG IC NO SXXXX967E** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** 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.

INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SMT460X

Date of Accident

07/05/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**

Period of Insurance **26/03/2021 - 25/03/2022**

Requested By **Por Moy Juan (COMFORTDELG...**

Requested Date **08/05/2021 11:11**

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**

SUC1909L

SMT460X // DOA: 07/05/2021 // LKK Ref: CC4/AIG21005669/Npa3

Goh, Beatrice-CH <Beatrice-CH.Goh@aia.com>

Wed 24/11/2021 10:11 AM

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

Cc: Sim, Hazel-YT <Hazel-YT.Sim@aia.com>

Dear Hsiao Tong,

We have no objection since you are the appointed AIG loss adjustor.



HEALTHIER, LONGER,
BETTER LIVES

Beatrice Goh

Senior Manager – Corporate Real Estate

1 Robinson Road, AIA Tower

#11-00 Singapore 048542

T : 6531 8971

E : beatrice-ch.goh@aia.com

aia.com.sg

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Go Green! Please consider before printing this email.

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

Sent: Friday, 19 November 2021 3:52 pm

To: Goh, Beatrice-CH <Beatrice-CH.Goh@aia.com>

Subject: RE: SMT460X // DOA: 07/05/2021 // LKK Ref: CC4/AIG21005669/Npa3

<p>Please be aware. This email originated from outside AIA. Do not click on links or open attachments unless you recognize the sender and know the content is safe.</p>
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Dear Sirs/Mdm,

We have reviewed the matter and we are of the view that we do not have a good defense towards the claim submitted by SHC1909L as your vehicle changed lane and collided with third party. 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.

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.

Thank you.

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)

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 11 June 2021 5:29 PM
To: Goh, Beatrice-CH <Beatrice-CH.Goh@aia.com>
Subject: Re: SMT460X // DOA: 07/05/2021 // LKK Ref: CC4/AIG21005669/Npa3

Dear Ms Beatrice,

Attached is a copy of the damage photos of third-party taxi as requested.

Note: We are on work from home arranaement. 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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 18 May 2021 3:10 PM
To: Goh, Beatrice-CH <Beatrice-CH.Goh@aia.com>
Subject: Re: SMT460X // DOA: 07/05/2021 // LKK Ref: CC4/AIG21005669/Npa3

Dear Beatrice,

We noted on your below email.

We await your response. Thanks.

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: Goh, Beatrice-CH <Beatrice-CH.Goh@aia.com>

Sent: Tuesday, 18 May 2021 2:33 PM

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

Subject: SMT460X

Dear AIG,

We refer to your letter of 11 May 2021 reference : 9653459631SG-004.

From the above letter we were alerted of an accident involving our company car SMT460X on 7 May 2021 with another vehicle SHC1909L. As we were all working-from-home we only came to see your letter of 11 May 2021 today and hence would like to seek an extension of time to respond after speaking to our team of drivers.

Please give us until 21 May 2021 to respond. You may contact me at 96633208 for clarification.



Beatrice Goh

Section Head – Real Estate, Leasing & Administration

1 Robinson Road, AIA Tower

#11-00 Singapore 048542

T : 6531 8971

E : beatrice-ch.goh@aia.com

aia.com.sg

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Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	10 May 2021 17:34	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] HOW MEI KWAN
2	10 May 2021 17:34	Clm Veh Model Changed	(205282) HYUNDAI AE IONIQ HEV DCT 1.6 (A).	[A] HOW MEI KWAN
3	10 May 2021 17:34	Clm Created	Reg No: SHC1909L. Acct Date: 2021/05/07. 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	10 May 2021 17:34	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	10 May 2021 17:34	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/20	[A] HOW MEI KWAN
6	10 May 2021 17:34	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	10 May 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	10 May 2021 17:34	Label Added	(23):Express.	[A] HOW MEI KWAN
9	10 May 2021 17:34	Adj Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW MEI KWAN
10	11 May 2021 09:46	Adj Adjuster Assigned	MOHD TAUFIKH BIN HAMID -> Muhammad Nazril Bin Abdullah	[A] CHEW HSIAO TONG
11	20 May 2021 09:00	Clm Registration Modified	Acct Time:18:00:00->18:30:00.	[I] AIG OneClaim Integration User
12	29 May 2021 10:25	Video Downloaded	Downloaded SHC1909L vs SMT460X_TP VIDEO	[I] Tan, Wilson-KL
13	11 Jun 2021 12:21	Video Downloaded	Downloaded SHC1909L vs SMT460X_TP VIDEO	[I] Tan, Wilson-KL
14	11 Jun 2021 12:23	Video Downloaded	Downloaded SHC1909L vs SMT460X_TP VIDEO	[I] Tan, Wilson-KL
15	29 Jun 2021 15:44	Video Downloaded	Downloaded SHC1909L vs SMT460X_TP VIDEO	[I] MdNoor, Norsiah
16	12 Jul 2021 12:12	Video Downloaded	Downloaded SHC1909L vs SMT460X_TP VIDEO(longer Version)	[A] Muhammad Nazril Bin Abdullah
17	19 Nov 2021 15:35	Video Downloaded	Downloaded SHC1909L vs SMT460X_TP VIDEO(longer Version)	[I] MdNoor, Norsiah
18	19 Nov 2021 15:38	Video Downloaded	Downloaded SHC1909L vs SMT460X_TP VIDEO	[I] MdNoor, Norsiah
19	07 Dec 2021 15:42	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
20	07 Dec 2021 15:42	Clm Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
21	07 Dec 2021 15:42	Clm Dtl Modified	JPJ Reg. Date: -> 2018/10/08.	[A] JOANNE LEE KHANG MIN
22	07 Dec 2021 15:42	Clm Details Notified		[A] JOANNE LEE KHANG MIN
23	16 Dec 2021 13:34	Adj Mandate Request	Cur.Req:2725.74:Liability: 100%(B15) *Quantum: (a)CORw/GST: \$2,022.98+ (b)LOR(4days x \$125.19): \$500.76 +(c)LOI(4daysx\$50):\$200.00+ (d)Search fee: \$2.00 = Total: \$2,725.74 *3 recommendati on repair days +1PRS = 4days *For your approval please.	[A] CHEW HSIAO TONG
24	06 Jan 2022 08:24	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/20	[I] MdNoor, Norsiah
25	06 Jan 2022 08:24	Adj Mandate Set	Approved:2725.74.	[I] MdNoor, Norsiah

Date From

Date To

Audit Type

ACTIVITY

[11/05/2021 15:19] 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
2693507	10 May 2021 17:42:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHC1909L	SMT460X	11.00
2697287	27 May 2021 10:30:32	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC1909L	CHEW HSIAO TONG	xx.xx
2708198	12 Jul 2021 10:42:32	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC1909L	CHEW HSIAO TONG	xx.xx
2747273	07 Dec 2021 15:42:25	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHC1909L	SMT460X	11.00