



**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 : KCR0620215699CTI

Your Ref : GBJ9132S

Date : **8 1 MAR 2022**

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 SKJ5699T and GBJ9132S on 20.06.2021 along MSCP at Tampines North Dr 1.**

We refer to the above accident. On our record showed that you are the insurer of motor vehicle GBJ9132S.

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 Lee Jia Hao Kris, the owner of motor-vehicle no: SKJ5699T, we submit his claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 13,482.00
Loss of rental w/gst (5 days x \$120.00)	\$ 600.00
LTA search fee by Law Firm	\$ 10.00
	\$ 14,092.00
	=====

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

- 1) Tax invoice no: KCR-INV2200098
- 2) GIA report and certificate insurance of SKJ5699T
- 3) Police Report No: T/20210620/2064
- 4) GIA search fee and invoice by A C Syed & Partner
- 5) Rental agreement and invoice

6) Police Investigation Result  
We hope to receive your early reply soon.

Thank you.

Yours faithfully,

**KANG CAR REPAIRERS PTE LTD**

.....

LETTER OF AUTHORITY

Your Ref: GBJ9132S

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

Dear Sirs,

Accident involving SKJ5699T and GBJ9132S  
on 20.06.2021 at MSCP at Tampines North Dr 1.

I/We am/are the owner/s of vehicle number SKJ5699T.

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,



.....  
Lee Jia Hao Kris

KANG CAR REPAIRERS PTE. LTD.

.....  
.....  
Witnessed by: Kong Chin Watt

This Discharge Voucher applies strictly for Claimant's claim for personal injury. It does not constitute a full discharge of 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 herein is not to be used as evidence in any related suits arising from this accident.

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNA00069252101 Claim No : SNM21D203511/C02/GBJ9132S/TANKL

Claimant : LEE JIA HAO KRIS

Amount : S\$14,027.00  
DOLLARS FOURTEEN THOUSAND AND TWENTY SEVEN 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. : SKJ 5699T  
Insured Vehicle No. : GBJ 9132S

Date of Loss : 20/06/2021  
Place of Accident : MSCP AT TAMPINES NORTH DR 1

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 : ABWIN LEASING PTE LTD  
Driver Name : SUKHWINDER SINGH SERAN S/O SURJIT SINGH


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\$	13,482.00
(3) Loss of Use/Rental/Earning	S\$	535.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	10.00
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/Towing Fee	S\$	
(7) Cost including Disbursement	S\$	
TOTAL	S\$	14,027.00

Claimant Name : LEE JIA HAO KRIS

NRIC No : SXXXX192H

Signature : 

Date

19 JUL 2021



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

Your Ref No: GBJ9132S

Claim Type: Third Party

Accident Date: 20/06/2021

TP Veh Reg No: GBJ9132S

Final No: KCR-INV2200098

Claim No: EST2100159

Date: 31 Mar 2022

Policy No: 5119553566

Veh Reg No: SKJ5699T

Make/Model: VOLVO V40 CROSS  
COUNTRY T4

Chassis No: YV164T1129860

Engine No: B4164T1129860

Reg. Date: 19/04/2013

**Tax Invoice to Vehicle No :SKJ5699T**

Description	Quantity	List Price	PAGE:1
			Amount
		S\$	S\$

As recommended by surveyor to proceed repair at total cost/lumpsum cost S\$ 12,600.00

Add GST @ 7% 882.00

Total Amount payable S\$ 13,482.00

TOTAL: SINGAPORE DOLLAR THIRTEEN THOUSAND FOUR HUNDRED EIGHTY TWO ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
LEE JIA HAO KRIS 614B TAMPINES NORTH DRIVE I #07-284 SINGAPORE 522614

DATE	INVOICE NO.
29/6/2021	A 43109

DESCRIPTION	VHA NO.	DUE DATE	VEH NO.
	A 43109	29/6/2021	SML 4852 P
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 23 JUNE 2021 TO 28 JUNE 2021 YOUR REF: SKJ 5699 T	5	112.1495	560.75
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Paynow UEN: 200106276D 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	\$560.75	
	GST @ 7%	\$39.25	
	<b>TOTAL</b>	<b>\$600.00</b>	





## VEHICLE HIRING AGREEMENT

### HIRER'S PARTICULARS

Name (as in I/C) *LEE ZHIA PAU KRISILIS*  
 NRIC/Passport No: *[REDACTED]* Date of Birth: *23/01/1991*  
 Address: *614B TAMMINES NORTH PR* Age: *22*  
*±07-284* S( *522614* )  
 Name & Address of Employer  
 Occupation  
 Driving Licence No: *[REDACTED]* Driving Exp: *02/06/2018*  
 Passed Date:  
 D/L Type: Local/Int'l/Others:

### DRIVER'S PARTICULARS

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

Hirer's Own Vehicle No: *SKJ 5699T* Replace Veh No:  
 Loan Vehicle No: *SML 4852P* VR No:  
 Make & Model: *T. A11-3* Auto/Manual Group:  
 CHARGES \$ cts  
 Daily *5* day @\$ *120* Per day *\$600* ✓  
 Weekly/Monthly week @\$ Per week/Monthly  
 Others  
 CDW/PAI @\$ Per day/Monthly  
 Delivery/Collection Svc  
 GST  
 OR No: (A) SUB-TOTAL *\$600* ✓  
 Petrol Level OUT E 1/4 1/2 3/4 F  
 & IN  
 Surcharge  
 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

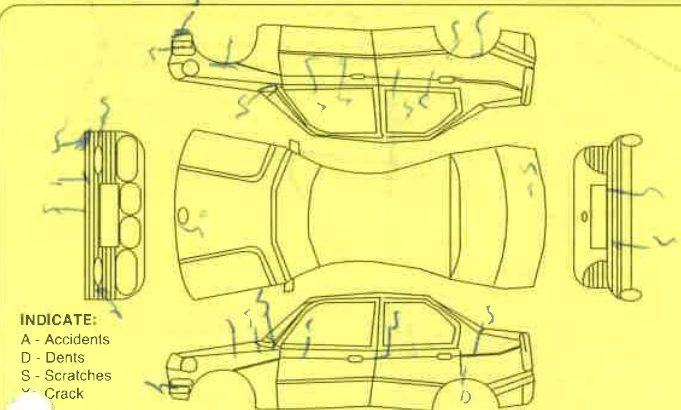
- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre



Hirer's Signature :

Additional Driver's 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 70 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 \$10 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 an 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 \$300 - \$500.
- 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 \$60.00 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
<i>23/6/21</i>	<i>1235</i>	<i>350+0</i>	<i>[Signature]</i>	

Hirer's/Driver Signature

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
<i>28/6/21</i>	<i>715</i>	<i>35930</i>	<i>[Signature]</i>	

Hirer's/Driver Signature


# A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS

COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : KANG CAR REPAIRERS PTE LTD	BILL NO: B045 /2021
YOUR REF:	
OUR REF : ACS.KC.LTA..2021	DATE : 31/8/21
TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.	
<b><u>(I) LTA SEARCHES FOR THE MONTH APRIL 2021</u></b>	
1. PC 3114E as at 20.4.21 SMS4758S	\$ 10.00
<b><u>(II) LTA SEARCHES FOR THE MONTH MAY 2021</u></b>	
1. GBG 2165C as at 6.5.21 SGW853B	\$ 10.00
2. GBE 7282G as at 12.5.21 SJL9760Z	\$ 10.00 \$ 20.00
<b><u>(III) LTA SEARCHES FOR THE MONTH JUNE 2021</u></b>	
1. SJH 6375T as at 24.6.21 SJV1817U	\$ 10.00
2. GBJ 9132S as at 20.6.21 SKJ5699T	\$ 10.00 \$ 20.00
<b><u>(IV) LTA SEARCHES FOR THE MONTH OF AUG 2021</u></b>	
1. GBK 9720P as at 10.8.21 SKD9084Y	\$ 10.00
2. YQ 217G as at 27.8.21 SMC2398U	\$ 10.00 \$ 20.00
Total:	<u>\$ 70.00</u>
[SINGAPORE DOLLARS: SEVENTY ONLY.]	
	
M/s A C SYED & PARTNERS ADVOCATES & SOLICITORS SINGAPORE	
We reserved the right to forward a subsequent bill for any disbursements omitted herein. E. & O.E.	

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Thursday, 22 July 2021 1:35 PM  
**To:** coletteteo@abwinleasing.sg  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING GBJ 9132S & SKJ 5699T ALONG/AT 612A TAMPINES NORTH DRIVE 1 MSCP ON 20/06/2021

Our Ref: CC6/CTI21006938/Ara3

### **ABWIN LEASING PTE LTD – BY EMAIL ONLY**

[POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT INVOLVING GBJ 9132S & SKJ 5699T ALONG/AT 612A TAMPINES NORTH DRIVE 1 MSCP ON 20/06/2021**

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.

We have received a claim from SKJ 5699T against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as your driver was moving and collided with Third Party's parked vehicle. Under Motor Accident Guide, Moving / Reversing vehicles must exercise greater caution than parked vehicles. 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 7 days from the date of this letter.

Please call us if you have further queries.

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

*(Motor Claims Dept)*

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108







**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408665  
Tel +65 6547 0000  
Fax +65 6547 6259  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/29537/2021  
Date : 11 August, 2021

LEE KAR WAI  
314 UBI AVENUE 1  
#09-421  
SINGAPORE 400314

Dear Sir/Madam

**ACCIDENT INVOLVING SKJ5699T & GBJ9132S ALONG BLK 613 TAMPINES NORTH  
DRIVE 1 MULTI STOREY CARPARK DECK 3A LOT 62 ON 20/06/2021 AT 1522 HRS**

I refer to the above accident.

2. Please be informed that we have completed our investigations which shows that the driver of GBJ9132S has committed the following offences:
- (a) Careless Driving under Section 65(1)(b) of the Road Traffic Act, Chapter 276 and punishable under Section 65(5)(a) of the Road Traffic Act, Chapter 276.
  - (b) Failing to stop after an accident under Section 84(1)(a) of the Road Traffic Act, Chapter 276.
- Action has been initiated against the driver for the said offences.

3. If you have any queries, please contact the Investigation Officer, Abdul Rahim at 65476437 or via email at [Abdul\\_Rahim\\_SALIM@spf.gov.sg](mailto:Abdul_Rahim_SALIM@spf.gov.sg).

Yours faithfully

Jemeema Farween  
for Head Investigation  
Traffic Police  
Singapore Police Force

## Asher Sng (LKKAUTO)

---

**From:** Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>  
**Sent:** Friday, 8 July 2022 16:18  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Claims Dept of CTI; Admin A  
**Subject:** RE: [MANDATE REQUEST] Your ref : SNM21D203511/C02/GBJ9132S/TANKL // ACCIDENT INVOLVING GBJ 9132S AND SKJ 5699T ON 20/06/2021

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

Dear Asher,

We refer to your email below.

Please proceed to offer up to \$14,092.00(all-in).

Please keep us posted for us to act accordingly.

Thank you.

### **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) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Regards

**Tan Kah Leong**  
Senior Executive  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: (65) 6389 6193 | F: (65) 6224 7175

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/)

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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Tuesday, 5 July 2022 11:45 am  
**To:** Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>  
**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: [MANDATE REQUEST] Your ref : SNM21D203511/C02/GBJ9132S/TANKL // ACCIDENT INVOLVING GBJ 9132S AND SKJ 5699T ON 20/06/2021

**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 Kah Leong,

We refer to the email dated 21/06/22.

Third party is chasing for offer and 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) | did: 6841-6051 | Mobile: 8839 9816

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:** Tuesday, 21 June 2022 13:22

**To:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@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] Your ref : SNM21D203511/C02/GBJ9132S/TANKL // ACCIDENT INVOLVING GBJ 9132S AND SKJ 5699T ON 20/06/2021

Your ref : SNM21D203511/C02/GBJ9132S/TANKL

Dear Sirs,

We refer to the above matter.

**ACCIDENT INVOLVING GBJ 9132S AND SKJ 5699T ON 20/06/2021**

The accident occurred when our insured hit third party parked vehicle. We are of the opinion that BOLA scenario 22 is applicable for this matter. 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 " **KANG CAR REPAIRERS PTE LTD**" at **\$14,027.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 23,911.31	\$ 13,482.00
2. Loss of Rental (5days x \$120) (w/GST)	\$ 600.00	\$ 535.00 (5days x \$100)
3. LTA Search Fee	\$ 10.00	\$ 10.00
Total	\$ 24,521.31	<b>\$ 14,027.00</b>

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 21.06.22 is only for mandate purpose.

**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) | did: 6841-6051 | Mobile: 8839 9816

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.***