

Our Ref: CT1021/SHD3699Z/JW(st)  
Date: 12.11.2021

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**  
59 Loyang Drive Singapore 508969

www.cdge.com.sg

Company Registration No: 199506048W

Dear Sir/Madam

**ACCIDENT ON 19.10.2021 INVOLVING SHD3699Z & SJH8421E ALONG TG RHU RD**

We are the authorised repair workshop for Comfort Transportation Pte Ltd , the owner of vehicle No SHD3699Z, which was involved in the captioned accident with your insured vehicle No SJH8421E.

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\$	3,477.50
2. Loss of Rental	4 days x S\$ 110.67	S\$	442.68
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	4 days x S\$ 80.00	S\$	320.00
2. Others		S\$	0.00

[E&OE]	<b>Total Claims</b>	<b>S\$</b>	<b>4,242.18</b>
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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
[ ] 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

**COMFORTDELGRO**

**LETTER OF AUTHORISATION**

(NAF / PAF)

**ACCIDENT INVOLVING i 40 SHD3699Z , SJH8421E  
ALONG TG RHU RD****ON 19-Oct-21 09:15**I / We **SANDRA SEKARAN** (Hirer) NRIC No.: **SXXXX781I**and/or (Relief) NRIC No.: **SXXXX781I**Taxi Number **SHD3699Z**

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 **19-Oct-2021**Name of Hirer **SANDRA SEKARAN**Hirer NRIC **SXXXX781I**

Signature :

Address **353 ANG MO KIO STREET 32 #20-1...  
560353**Contact No. **97836900**

**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\$4,050.00 (Global Sum) for vehicle no. SHD 3699Z that was damaged pursuant to the accident which occurred on 19/10/2021 (date) along TANJONG RHU ROAD (location) involving vehicle no/s SJH 8421E.

This is pursuant to the inspection conducted on 19/10/2021 (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 3699Z 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 3699Z (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 18th (day) of Mar (month) 2022 (year)



TTK

Signed by appointed surveyor

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
25 HONGKONG STREET  
SINGAPORE 06897

f-m

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.

**Workshops**

205 Braddell Road Singapore 579701  
59 Loyang Drive Singapore 508969  
45 Pandan Road Singapore 609286

383 Sin Ming Drive Singapore 575717  
7 Sungei Kadut Way Singapore 728791  
320 Ubi Road 3 Singapore 408649

**COMPANY REG. NO.:** 199506048  
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  
CONTACT NO: 64193000 3225094

**VEHICLE NO**  
SHD3699Z

**MAKE**  
HYUNDAI

**MODEL**  
I-40

**DATE OF REG**  
15.12.2016

**CHASSIS CODE**  
KMHLB41UMHU097200

**NO/DATE**  
91611601 30.10.2021

**JOB NO.**  
305491373

**ODOMETER READING**

**JOB TYPE**

Description : 3P 19.10.2021

**Invoice for Lump Sum Repair**

Total Lump Sum Repair Amt		3,250.00
Add GST @ 7.000 %		227.50
<b>Total Invoice amount</b>		<b>3,477.50</b>

Issued by : CHEWBEELENG 01.11.2021 13:43:59  
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 RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED 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.

3) 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).

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**

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.

Our Ref: CT21100281

Date: 01 November 2021



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 19/10/2021 @ 09:15 hrs  
ALONG TG RHU RD  
INVOLVING SJH8421E

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 **SHD3699Z** (the "Taxi"). The Taxi was hired to **SANDRA SEKARAN IC NO SXXXX781I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.67** per day (inclusive of GST).

Please be advised that the Taxi was insured with **AXA Insurance 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.

SJH8421E

Date of Accident

19/10/2021 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

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

Period of Insurance ..... **26/08/2021 - 25/08/2022**

Requested By ..... **Huang Xiao Yan (COMFORTDEL...**

Requested Date ..... **19/10/2021 11:23**

#### 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**

**Claim Notification - ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021**

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

Tue 26/10/2021 3:34 PM

To: YEMEIFENG@SINOCHEM.COM <YEMEIFENG@SINOCHEM.COM>; ZHANGXIAOLE@SINOCHEM.COM <ZHANGXIAOLE@SINOCHEM.COM>

26 Oct 2021

**M/s SINOCHEM INTERNATIONAL (OVERSEAS) PTE LTD**

*[By Email Only]*

Driver: Zhang Xiao Lei

Dear Sir/Madam,

**You Ref: SJH8421E**

**Our Ref: CC4/AIG21010748/pa3**

**ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021**

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 SHD3699Z against your insurance policy.

Based on the accident report and accident scenario, we are of the view that we do not have a good defense towards the claim submitted by SHD3699Z as your vehicle was coming out from a minor road. Under Motor Accident Guide, driver who approaching the major road from a minor road should stop at the "stop" line to give way to the oncoming traffic on the major road. Therefore, 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.

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.

***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](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	19 Oct 2021 15:56	<b>Clm Dtl Modified</b>	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD.	[A] HOW MEI KWAN
2	19 Oct 2021 15:56	<b>Clm Veh Model Changed</b>	(204577) HYUNDAI I40 1.7 D CRDI F/L ABS AIRBAG 4DR (A).	[A] HOW MEI KWAN
3	19 Oct 2021 15:56	<b>Clm Created</b>	Reg No: SHD3699Z. Acct Date: 2021/10/19. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: ComfortDelGro Engineering Pte Ltd (Loyang)	[A] HOW MEI KWAN
4	19 Oct 2021 15:56	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	19 Oct 2021 15:56	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/10/28	[A] HOW MEI KWAN
6	19 Oct 2021 15:56	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	19 Oct 2021 15:56	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[A] Merimen Administrator
8	19 Oct 2021 15:56	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	19 Oct 2021 15:56	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
10	19 Oct 2021 15:56	<b>Adj Adjuster Assigned</b>	[None] -> Thevan Thomas Karthikesavan	[A] HOW MEI KWAN
11	25 Oct 2021 09:06	<b>Clm Registration Modified</b>	Acct Time:00:00:00->09:00:00.	[I] AIG OneClaim Integration User
12	24 Nov 2021 15:37	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	24 Nov 2021 15:37	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	24 Nov 2021 15:37	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2016/12/15.	[A] JOANNE LEE KHANG MIN
15	24 Nov 2021 15:37	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	28 Jan 2022 17:09	<b>Adj Mandate Request</b>	Cur.Reg:4122.18:Liability: 100%(OID turned out from minor road) *Quantum: (a)CORw/GST: \$3,477.50 + (b)LOR(4days x \$110.67): \$442.68 +(c)LOI(4days x\$50):\$200.00 + (d)Search fee: \$2.00 = Total: \$4,122.18 *3recommendation repair days + 1PRS = 4days *	[A] CHEW HSIAO TONG
17	31 Jan 2022 10:11	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/10/28. Mandate Remarks: please proceed with settlement @ \$4,122.18 [COR-\$3447.50 LOR-\$442.68 LOI-\$200 LTA-\$2] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
18	31 Jan 2022 10:11	<b>Adj Mandate Set</b>	Approved:4122.18:please proceed with settlement @ \$4,122.18 [COR-\$3447.50 LOR-\$442.68 LOI-\$200 LTA-\$2] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
19	16 Feb 2022 13:43	<b>Video Downloaded</b>	Downloaded SHD3699Z VIDEO	[A] CHEW HSIAO TONG
20	18 Feb 2022 09:24	<b>Video Downloaded</b>	Downloaded SHD3699Z VIDEO	[I] Cheok, Lee Wai

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
2734250	19 Oct 2021 16:00:03	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHD3699Z	SJH8421E	11.00
2743441	24 Nov 2021 15:37:22	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SHD3699Z	SJH8421E	11.00

				Pte Ltd	Pte Ltd (HQ)			
2762074	28 Jan 2022 17:05:39	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHD3699Z	CHEW HSIAO TONG	xx.xx