



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

CHINA TAIPING INSURANCE (S) PTE LTD
3 ANSON ROAD #16-00
SPRINGLEAF TOWER
SINGAPORE 079909

Tax Invoice : **202201-0006**
Date : 10/01/2022
Vehicle : SLR8795A
Make Model : TOYOTA VOXY 1800CC
Accident Date : 12/11/2021 06:15 (SGT)
Accident Location: SENGKANG W WAY, SINGAPORE, VOID DECK

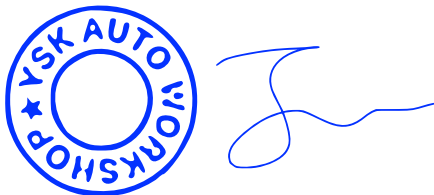
Particular

COST OF REPAIR & LABOUR	\$3,600.00
RENTAL FEE for 3 Days X @\$110 per day	\$ 330.00
Pre-Repair Inspection for 2 days x @\$110.00 per day	\$ 220.00
GIA / LTA SEARCH FEE	\$ 7.45

Singapore Dollars: Four Thousand One Hundred Fifty-Seven and Cents Forty-Five Only

Total S\$: 4,157.45

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YSK Auto Workshop



LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT ON 12/11/21 06:15 (AM) INVOLVING SLR 8795A AND PC4056H

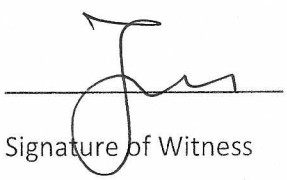
ALONG SENGKANG LN WAY, VOID DECK

1. I/WE the registered owner of vehicle SLR 8795A hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided by **YSK AUTO WORKSHOP** during the period of repairs to my/our vehicle if applicable, my/our solicitor (To be appointed by **YSK AUTO WORKSHOP** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **YSK AUTO WORKSHOP** after deduction of their cost on a solicitor & client basis. **I/WE undertake to co-operate fully with YSK AUTO WORKSHOP and/or my/our solicitor and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/WE undertake to bear repair costs, rental, legal costs and any other indicentials incurred.**
2. If the 3rd party claim is unsuccessful or partly successful as the case may be I/we hereby instruct and authorize **YSK AUTO WORKSHOP** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part of in whole then I/WE undertake to pay **YSK AUTO WORKSHOP** the repair costs.
4. In alternative to serial number 2 and 3 above if the 3rd party claim fails or is only partly successful then I/WE undertake to pay **YSK AUTO WORKSHOP** the difference in amount of the repair costs.
5. I/WE authorize **YSK AUTO WORKSHOP** to sign all discharge voucher/indemnity forms all necessary documents on my/our behalf in connection with the abovementioned claim.
6. I/WE also authorize **YSK AUTO WORKSHOP** to appoint such a firm of solicitor on my/our behalf as **YSK AUTO WORKSHOP** deem fit for the purpose of third party/own insurance claim.
7. I/WE also undertake not to accept any offer, settlement or monies from third insurer without first communicating with **YSK AUTO WORKSHOP** in writing. And also to inform **YSK AUTO WORKSHOP** and/or the solicitor appointed by **YSK AUTO WORKSHOP** on my/our behalf in the event the 3rd party insurer communicate with me/us directly by telephone or in writing.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/WE undertake to either give the said cheque to **YSK AUTO WORKSHOP** or bank into my/our account and re-issue the cheque amount to **YSK AUTO WORKSHOP**.

DATE THIS 12 DAY OF NOV 2021


Signature of Owner

(Company's stamp – if any)


Signature of Witness

Name of Witness:

TAN SIEW LAN

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMB1SNW00008352105 Claim No : SNM21D206535/C02/PC4056H/TAYHP

Claimant : LEW KOK ON

Amount : **S\$3,900.00**
SINGAPORE DOLLARS THREE THOUSAND NINE HUNDRED 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. : SLR8795A

Insured Vehicle No. : PC4056H

Date of Loss : 12/11/2021

Place of Accident : SENGKANG W WAY VOID DECK

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 : K W BUS SERVICE

Driver Name : CHEONG HWA

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\$	3,600.00
(3) Loss of Use/Rental/ Earning	S\$	300.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL	S\$	3,900.00
	=====	

Claimant Name : LEW KOK ON

NRIC No : S7861948A

Signature : 

Date : 01/03/2022



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

CHINA TAIPING INSURANCE (S) PTE LTD
3 ANSON ROAD #16-00
SPRINGLEAF TOWER
SINGAPORE 079909

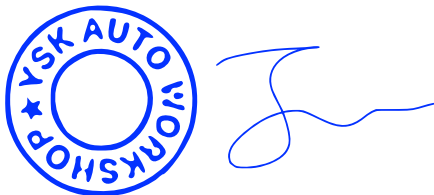
Tax Invoice : **202201-0006**
Date : 10/01/2022
Vehicle : SLR8795A
Make Model : TOYOTA VOXY 1800CC
Accident Date : 12/11/2021 06:15 (SGT)
Accident Location: SENGKANG W WAY, SINGAPORE, VOID DECK

Particular

COST OF REPAIR & LABOUR	\$3,600.00
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Total S\$: **3,600.00**

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YSK Auto Workshop

Invoice

SLR8795A
LEW KOK ON

Invoice No : WPLIN0005683
Invoice Date : 15/11/2021
Due Date : 15/11/2021
VHA No : 6355
Referral ID : Y011

Description :	Amount
Rental for 3 Day/s @ \$110 per Day \$	330.00

Vehicle No : SKT 8174 T

Vehicle Description : Honda Vezel 1.5 A

Rental Period : 12/11/2021 to 15/11/2021

Total Amount Payable : \$ 330.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 6355

Invoice No: WPLIN5683

Hirer's Vehicle No:

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

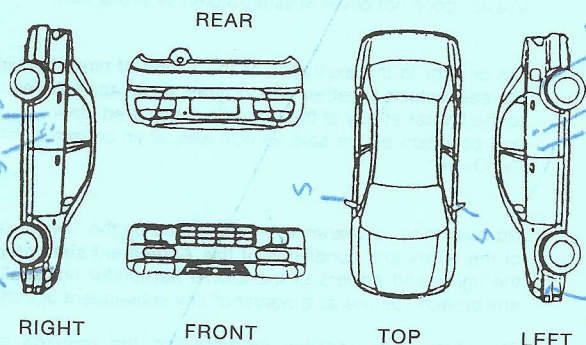
Name: (as in I/C) LEW KOK ON
NRIC / FIN No: S7861948A
Address (Res): BIK 469B SENGKANG WEST
WAY #18-610 S'792469
Name & Address of Employer:
Occupation: Driving Exp: 13 YRS
Singapore Driving Licence No:
Issue Date: 01 NOV 2008 Date of Birth: 02-06-1978
Tel: (O) (R) HP: 98183342

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) PEGGY QIU SHI XIN
NRIC / FIN No: S83815801
Address (Res): AS ABOVE
Occupation: Driving Exp: 4 YRS
Singapore Driving Licence No:
Issue Date: 16 DEC 2017 Date of Birth: 08/04/83
Tel: (O) (R): H/P:

VEHICLE CHECK LIST

INDICATE:
D - DENTS
A - ACCIDENTS
S - SCRATCHES



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: SK781747 Replace Veh No: SLR8795A
Mileage Out: 116321 Mileage Out:
Make & Model: H. V822C Auto / Manual
Out : Date 12/11/21 Time: 15:30
HIRE / PERIOD EXPIRY Time:
NON-WAIVER EXCESS=\$ 2000/-

CHARGES

Daily	3	@ \$ 110	per day	\$ 330	-
Weekly		@ \$	per week		
Monthly		@ \$	per month		
Hours		@ \$	per hour		
Extension		@ \$			
Delivery/Collection Service					

SUB-TOTAL \$

PETROL LEVEL

Out	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
In	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the 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 given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
15/11	1825	116546			

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 17 November 2021 5:32 PM
To: 'kwbus@yahoo.com.sg'
Subject: Claim Notification - ACCIDENT INVOLVING PC4056H (CHINA TAIPING) AND SLR8795A AT/ALONG PICK UP/DROP OFF POINT OF BLK 469A SENGKANG WEST WAY ON 12/11/2021

17 Nov 2021

K W BUS SERVICE [By Email Only]
Driver: Cheong Hwa

Dear Sir/Madam,

You Ref: PC4056H
Our Ref: CC6/CTI21011635/Apa3
ACCIDENT INVOLVING PC4056H (CHINA TAIPING) AND SLR8795A AT/ALONG PICK UP/DROP OFF POINT OF BLK 469A SENGKANG WEST WAY ON 12/11/2021

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLR8795A 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 reversed and collided with third party who was stationary behind. 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.

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)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 21 February 2022 4:09 PM
To: Irene Tay
Cc: Admin A
Subject: RE: [Seek Mandate]- SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

Hi Irene,

We have spoken to Mr Ho(PIC), advised him that third party submitted video to show his van reversed and hit onto third party stationary car. Liability is not in his driver's favour. He noted.

We will proceed to negotiate and settle the matter with third party repairer.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Irene Tay <irene.tay@sg.cntaiping.com>
Sent: Friday, 18 February 2022 11:32 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [Seek Mandate]- SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

Dear Sir/Mdm,

Once you spoken /or inform insured, you may proceed to offer repairer **"YSK AUTO WORKSHOP"** at **\$3,900.00(all-in).**

Regards,

Irene Tay

Claims Department (Motor Division)

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896192 | F:(65) 62247478/62247175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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

Sent: Friday, 28 January 2022 4:19 PM

To: Irene Tay <irene.tay@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

Subject: [Seek Mandate]- SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

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Your ref: **SNM21D206535/C02/PC4056H/TAYHP**

LKK ref : CC6/CTI21011635/Apa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING PC4056H(CHINA TAIPING) AND SLR8795A(TP) ON 12/11/2021

We refer to the above matter.

We are of the view that liability is not in our insured favour as our driver reversed and hit onto third party car.

We seek your approval to offer repairer **"YSK AUTO WORKSHOP"** at **\$3,900.00(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 6,640.20	\$ 3,600.00
2. Loss of Rental (3days x \$110.00)	\$ 330.00	\$ 300.00(3days x \$100.00)
3. Loss of Use (2days x \$110)(PRI)	\$ 220.00	-
4. LTA/GIA Search Fee	\$ 7.45	-
Total	\$ 7,197.65	<u>\$ 3,900.00</u>

Surveyor recommended 4 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 10 January 2022 10:19 AM

To: Irene Tay <irene.tay@sg.cntaiping.com>

Cc: claimsdept@sg.cntaiping.com; Admin A <admin-a@lkkauto.com>

Subject: RE: SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

Dear Sirs/ Mdm,

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

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)

Sent: Wednesday, 17 November 2021 5:27 PM

To: Irene Tay <irene.tay@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

Hi Irene,

Resend with attachment.

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)

Sent: Wednesday, 17 November 2021 5:26 PM

To: Irene Tay <irene.tay@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

Hi Irene,

Attached is a copy of third party video for your reference.

Liability is not in our driver favour as our driver reversed and hit onto third party car.

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: Irene Tay <irene.tay@sg.cntaiping.com>

Sent: Tuesday, 16 November 2021 5:36 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: FW: SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

Dear Sir/Mdm,

Enclosed herewith our insured as requested by you.

Regards,

Irene Tay

Claims Department (Motor Division)

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896192 | F: (65) 62247478/62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 Taiping SG

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From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Sent: Monday, November 15, 2021 5:07 PM

To: Meikwan@lkkauto.com; chewht@lkkauto.com; admin-a@lkkauto.com; Irene Tay <irene.tay@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Subject: O/R: SNM21D206535/C02/PC4056H/TAYHP / FW: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

Dear all,

Please note that officer in charge for this case is Irene Tay.

Claim no SNM21D206535/C02/PC4056H/TAYHP.

Dear Irene,

Pls revert LKK.

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

Thank you

Chong Boon Sen
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 Taiping SG

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, 15 November 2021 4:36 pm
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving PC4056H (OI : CTI - TBA) AND SLR8795A (TP : LKK REF - CC6/CTI21011635/Apa3) on 12/11/2021

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.

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SLR 8795A at M/s YSK Auto Workshop - Kaki Bukit on 12/11/2021 on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:
- TP GIA report

Please be informed that the estimated cost of repair is not ready yet.

We will get back to you on preliminary advice.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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.