

Our Ref: CC1121/SHB3245K/JW(st)  
Date: 16.12.2021

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 15.11.2021 INVOLVING SHB3245K & SLS5060B ALONG TPE (PIE)**

We are the authorised repair workshop for CityCab Pte Ltd , the owner of vehicle No SHB3245K, which was involved in the captioned accident with your insured vehicle No SLS5060B.

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\$	1,284.00
2. Loss of Rental	3 days x S\$ 110.67	S\$	332.01
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 days x S\$ 80.00	S\$	240.00
2. Others		S\$	0.00

[E&OE]	<b>Total Claims</b>	<b>S\$</b>	<b>1,858.01</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
<input checked="" type="checkbox"/> 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 SHB3245K , SLS5060B  
ALONG TPE (PIE)****ON 15-Nov-21 21:30**I / We **KUEK JIN HOW** (Hirer) NRIC No.: **SXXXX852Z**and/or (Relief) NRIC No.: **SXXXX852Z**Taxi Number **SHB3245K**

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 **16-Nov-2021**Name of Hirer **KUEK JIN HOW**Hirer NRIC **SXXXX852Z**

Signature :

Address **231 COMPASSVALE WALK #02-434  
540231**Contact No. **98151023**

**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\$880.00 (Global Sum) for vehicle no. SHB 3245K that was damaged pursuant to the accident which occurred on 15/11/2021 (date) along TPE/PIE (location) involving vehicle no/s SLS 5060B.

This is pursuant to the inspection conducted on 16/11/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner CITYCAB PTE LTD ("the third party claimant") of vehicle no. SHB 3245K 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 SHB 3245K (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.

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

Dated this 09<sup>th</sup> (day) of Jan (month) 2022 (year)



Signed by appointed surveyor

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 508969

Signed by "the workshop" (with chop)

"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**

COMPANY REG. NO.: 199506048W  
Page: 1

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

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

CONTACT NO: 64193000 3225094

VEHICLE NO  
SHB3245K

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
18.01.2017

CHASSIS CODE  
KMHLB41UMHU098347

NO/DATE  
91619748 29.11.2021

JOB NO.  
305494603

ODOMETER READING

JOB TYPE

Description : 3P 15.11.2021

**Invoice for Lump Sum Repair**

Total Lump Sum Repair Amt	1,200.00
Add GST @ 7.000 %	84.00
<b>Total Invoice amount</b>	<b>1,284.00</b>

Issued by : KATHERINETAN 29.11.2021 15:36:28  
Repair Type : CFSO/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 KEPT AT OWNERS' RISK.
- 2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY IN 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 OWED BY 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 ERROR OR DISCREPANCY 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

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

Kindly note that no receipt shall be issued unless requested.

**CUSTOMER'S COPY**

Our Ref: CC21110216



Date: 26 November 2021

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      15/11/2021     @   21:30 hrs  
ALONG                                TPE (PIE)  
INVOLVING                        SLS5060B

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB3245K** (the "Taxi"). The Taxi was hired to **KUEK JIN HOW IC NO SXXXX852Z** a registered hirer-operator of **CityCab 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.

[illegible]

INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SLS5060B

Date of Accident

15/11/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance ..... 26/09/2021 - 25/09/2022

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

Requested Date ..... 16/11/2021 08:48

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**

SNB 3245K



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 19 November 2021 1:31 PM  
**To:** CKPHANGSG@GMAIL.COM  
**Subject:** Claim Notification - ACCIDENT INVOLVING SLS 5060B(AIG) AND SHB 3245K AT/ALONG TPE BEFORE PUNGGOL WAY EXIT ON 15/11/2021

19 Nov 2021

**Mr Phang Chee Keong**

[By Email Only]

Dear Sir/Madam,

**You Ref: SLS5060B**

**Our Ref: CC4/AIG21011662/R1pa3**

**ACCIDENT INVOLVING SLS 5060B(AIG) AND SHB 3245K AT/ALONG TPE BEFORE PUNGGOL WAY EXIT ON 15/11/2021**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

We have received a claim from SHB3245K against your insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. **by 30/11/2021**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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


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

S(408933)



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	16 Nov 2021 10:51	<b>Clm Dtl Modified</b>	Claimant's Name: -> CITYCAB PTE LTD.	[A] HOW MEI KWAN
2	16 Nov 2021 10:51	<b>Clm Veh Model Changed</b>	(204577) HYUNDAI I40 1.7 D CRDI F/L ABS AIRBAG 4DR (A).	[A] HOW MEI KWAN
3	16 Nov 2021 10:51	<b>Clm Created</b>	Reg No: SHB3245K. Acct Date: 2021/11/15. 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	16 Nov 2021 10:51	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	16 Nov 2021 10:51	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/11/25	[A] HOW MEI KWAN
6	16 Nov 2021 10:51	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	16 Nov 2021 10:51	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[A] Merimen Administrator
8	16 Nov 2021 10:51	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	16 Nov 2021 10:52	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
10	16 Nov 2021 10:52	<b>Adj Adjuster Assigned</b>	[None] -> MOHD RASUL	[A] HOW MEI KWAN
11	18 Nov 2021 10:42	<b>Clm Registration Modified</b>	Acct Time:00:00:00->17:30:00.	[I] AIG OneClaim Integration User
12	15 Dec 2021 09:12	<b>Clm Registration Modified</b>	Acct Time:17:30:00->17:00:00.	[I] Azlan, Syazairdina
13	15 Dec 2021 09:15	<b>Clm Registration Modified</b>	Acct Time:17:00:00->21:00:00.	[I] Azlan, Syazairdina
14	22 Dec 2021 14:45	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	22 Dec 2021 14:45	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	22 Dec 2021 14:45	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2017/01/18.	[A] JOANNE LEE KHANG MIN
17	22 Dec 2021 14:45	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
18	23 Dec 2021 16:02	<b>Adj Mandate Request</b>	Cur.Req:885.01:Liability: 50%(BOLA19) *Quantum: [(a)CORw/GST: \$1,284.00 + (b)LOR(3days x \$11 0.67):\$332.01+ (c)LOI(3daysx\$50):\$150.00]@50% =\$883.01+LTA:\$2.00 =\$885.01 *3 recommendati on repair days *For your approval please.	[A] CHEW HSIAO TONG
19	28 Dec 2021 14:12	<b>Video Downloaded</b>	Downloaded SHB3245K VIDEO	[I] Syed-Yusoff, Saliha
20	28 Dec 2021 14:28	<b>Video Downloaded</b>	Downloaded SHB3245K VIDEO	[I] Tan, Wilson-KL
21	28 Dec 2021 14:35	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/11/25. Mandate Remarks: please proceed with settlement @ \$885.0 1 [COR-\$1284 LOR-\$332.01 LOI-\$150 @ 50% LTA-\$2] **subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
22	28 Dec 2021 14:35	<b>Adj Mandate Set</b>	Approved:885.01:please proceed with settlement @ \$885.01 [COR-\$1284 LOR-\$332.01 LOI-\$150 @ 5 0% LTA-\$2] **subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
23	28 Dec 2021 15:03	<b>Video Downloaded</b>	Downloaded SHB3245K VIDEO	[I] Tan, Wilson-KL
24	28 Dec 2021 15:03	<b>Video Downloaded</b>	Downloaded SHB3245K VIDEO	[I] Tan, Wilson-KL

Date From   Date To   Audit Type  

### ACTIVITY

[23/12/2021 15:39] CHEW HSIAO TONG:

OI Mr Phang called back. Advised him that TP submitted video to show both parties were changing into same lane. Liability should be share equally. OI understand and agreed to let insurer settle. OI has NCD protector.

[23/12/2021 13:43] CHEW HSIAO TONG:

Called OI Mr Phang. He is driving now. He will call back

#### 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
2741632	17 Nov 2021 12:46:58	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHB3245K	SLS5060B	11.00
2751179	22 Dec 2021 14:45:36	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHB3245K	SLS5060B	11.00
2751520	23 Dec 2021 13:40:44	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHB3245K	CHEW HSIAO TONG	xx.xx