



**AUTOMOTIVE REPAIR CENTRE PTE LTD**  
38 WOODLANDS INDUSTRIAL PARK E1  
#05-18 SINGAPORE 757700  
TEL: 64688834 / FAX: 64622278  
E-MAIL: [info@automotiverepaircentre.com.sg](mailto:info@automotiverepaircentre.com.sg)

China Taiping Insurance (Singapore) Pte Ltd  
Attn: Motor Claims Dept

Dear Sir/ Madam

**LETTER OF DEMAND**

**ACCIDENT INVOLVING VEHICLE NO SMF3738A & SKS9790M**  
**APPROACHING THE RUNABOUT TOWARDS LOW KENT RIDGE ROAD ON**  
**16/11/2021.**

We understand that you are the insurer of vehicle SKS9790M.

I/We wish to inform you that my/our vehicle SMF3738A have been completed repairs to my/our satisfaction by M/s AUTOMOTIVE REPAIR CENTRE PTE LTD. I/We therefore propose to claim from your as follows:

1.	Cost of Repair	S\$ 749.00 (w/GST 7%)
2.	Loss of Use (S\$60.00 x total 10 days) * 04 approved days * 06 additional days required for administrative/out of service	S\$ 600.00
3.	LTA Search Fee/GIA Reports	S\$ 7.45
	<b>TOTAL</b>	<b>S\$ 1,356.45</b>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

17/12/2021

## LETTER OF AUTHORISATION

I/We, LIM GU GENE ("claimant") of 196E WEST COAST ROAD (S) 127380  
(address), owner of (Vehicle no.) SMF3738A hereby authorize AUTOMOTIVE REPAIR  
CENTRE PTE LTD ("the workshop") to act for me with respect to my claim for repair costs  
and/or rental and/or loss of use ("claim") for my vehicle no. SMF3738A that was damaged  
pursuant to the accident which occurred on 16/11/2021 (date) along the runabout towards  
low kent ridge near Nuff (location) involving vehicle no/s SFS9790M ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they  
deem fit and the workshop is further authorized to receive payment further to settlement of  
my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a  
without prejudice and without admission of liability basis insofar as the driver/owner/insurers  
of the other vehicle/s is concerned.

Dated this 22 (day) of 11 (month) 2021 (year)

Lim Gu Gene

Signed by "the claimant"  
(with chop if applicable)

Chop



Signed by "the workshop"  
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSN00003052101 Claim No : SNM21D206706  
Claimant : LIM EU GENE  
Amount : S\$ 584.00  
Singapore Dollars Five Hundred Eighty Four 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. : SMF 3738A  
Insured Vehicle No. : SKS 9790M

Date of Loss : 16/11/2021  
Place of Accident : Approaching the runabout towards lower kent ridge road

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 : Ambulance Medical Services Pte Ltd  
Driver Name : Zulfadhli Bin Zainal Abidin

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.

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(1) Global Sum	S\$ 584.00
	=====
TOTAL . . . . .	S\$ 584.00
	=====

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Claimant Name : lim eu gene NRIC No : 8XXXX436/A  
Signature : eyeo Date : 08/08/2022

This Discharge Voucher applies strictly for claimant's claim for property damages only and does not constitute a full discharge for 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/or his driver and the settlement terms and should not be used as evidence in any related suits or claims arising from this accident.



# AUTOMOTIVE REPAIR CENTRE PTE LTD

Company Reg No: 201312913C GST Reg No: 201312913C  
38 Woodlands Industrial Park E1 #05-18 Singapore 757700  
Tel: 6468 8834 Fax: 6462 2278  
Email: info@automotiverepaircentre.com.sg



PayNow UEN: 201312913C

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

Tax Invoice No: 00003304  
Date: 17/12/2021  
Reference: SMF3738A  
Page: 1

No	DESCRIPTION	AMOUNT
1	COST OF REPAIR (LUMP SUM)	\$700.00
		Sub-Total: \$700.00
		GST @ 7%: \$49.00
Customer Signature & Co. Stamp		<b>Amount Due: \$749.00</b>

This is an electronically generated invoice, no signature is required

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 19 Nov 2021 / 09:23:48

Receipt Date/Time : 19 Nov 2021 / 09:23:41

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-211119-000681

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SKS9790M As at 18 Nov 2021/15:30:00 Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SKS9790M Enquiry Fee 20211119092141173809	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	462845XXXXXX3456	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 24 March 2022 4:47 pm  
**To:** accounts@ambulanceservice.com.sg  
**Cc:** zulfadhlizainal04@gmail.com  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC6/CTI21011825/Ega3q2 \*\*\*  
ACCIDENT INVOLVING SKS 9790M & SMF 3738A ON 16/11/2021 \*\*\*

**Importance:** High

Our Ref: CC6/CTI21011825/Ega3q2

24 MARCH 2022

### **Ambulance Medical Services Pte Ltd**

DRIVER: Zulfadhli Bin Zainal Abidin

Dear Sir/Madam,

### **ACCIDENT INVOLVING SKS 9790M & SMF 3738A ON 16/11/2021**

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information **EG: ACCIDENT VIDEO FOOTAGE / COUNTER CLAIM STATUS AGAINST TP** to prove that we should not settle the third party claim, kindly let us have them in writing **within the next 3 days** i.e. by **27/03/2022**, 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 call us if you have further queries.

c.c. *China Taiping Insurance (Singapore) Pte Ltd*  
*(Motor Claims Dept)*

## Cecilia Chong (LKK Auto)

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**From:** Adeline Chng <adeline.chng@sg.cntaiping.com>  
**Sent:** Wednesday, 3 August 2022 7:25 pm  
**To:** Cecilia Chong (LKK Auto)  
**Subject:** RE: SNM21D206706/C02/SKS9790M/CHNGPW / FW: Direct Settlement - Accident Involving SKS9790M (OI : CTI - TBA) and SMF3738A (TP : LKK REF - CC6/CTI21011825/ra3) on 18/11/2021

**Without Prejudice, Save as to Costs**

Dear Cecilia

Please proceed to resolve claim at [\\$584 \(all-in\)](#).

### **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.

**Thank you.**

**Adeline Chng**  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: (65) 6389 6155 | F: (65) 6224 7175  
**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平獅城 Taiping SG

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**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Thursday, July 14, 2022 10:48 AM  
**To:** Adeline Chng <adeline.chng@sg.cntaiping.com>  
**Subject:** RE: SNM21D206706/C02/SKS9790M/CHNGPW / FW: Direct Settlement - Accident Involving SKS9790M (OI : CTI - TBA) and SMF3738A (TP : LKK REF - CC6/CTI21011825/ra3) on 18/11/2021

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Hi Adeline,

LOI as attached.

Thanks

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6749-4274 | HP: 8891 1278 | EMAIL: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | FAX: 6741-4108

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



*Save the Earth. Print only when necessary.*

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**From:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Sent:** Wednesday, 13 July 2022 11:43 am

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: SNM21D206706/C02/SKS9790M/CHNGPW / FW: Direct Settlement - Accident Involving SKS9790M (OI : CTI - TBA) and SMF3738A (TP : LKK REF - CC6/CTI21011825/ra3) on 18/11/2021

**Without Prejudice, Save as to Costs**

Dear Cecilia

We refer to the above matter.

Have you sent letter out to our insured since is conflicting version? Please advise

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**Thank you.**

**Adeline Chng**

Claims Department

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

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | F: (65) 6224 7175

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**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Sent:** Wednesday, June 29, 2022 2:53 PM  
**To:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** RE: SNM21D206706/C02/SKS9790M/CHNGPW / FW: Direct Settlement - Accident Involving SKS9790M (OI : CTI - TBA) and SMF3738A (TP : LKK REF - CC6/CTI21011825/ra3) on 18/11/2021

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Your ref : **SNM21D206706**

Our ref : CC6/CTI21011825/Ega3q2

Dear Sirs/Madam,

**ACCIDENT INVOLVING SKS 9790M(OI) & SMF 3738A(TP) ON 16/11/2021**

We refer to the above matter.

It is a case of conflicting version. Liability is 50/50.

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 Third Party repairer "**AUTOMOTIVE REPAIR CENTRE PTE LTD**" at **\$584.50(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 2,311.20	\$ 374.50
2. Loss of Use (10days x \$60.00)	\$ 600.00	\$ 210.00 (7days x \$60.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ -
Total	\$ 2,918.65	<b>\$ 584.00</b>

\*\*04 days recommendation for repair + 2weekends + 1PRS = 7DAYS

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 06/01/2022 is only for mandate purpose.

For your approval/instruction please.

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | FAX: 6741-4108

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



*Save the Earth. Print only when necessary.*

**From:** Mei Kwan (LKKAuto)

**Sent:** Tuesday, November 23, 2021 9:49 AM

**To:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.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:** RE: SNM21D206706/C02/SKS9790M/CHNGPW / FW: Direct Settlement - Accident Involving SKS9790M (OI : CTI - TBA) and SMF3738A (TP : LKK REF - CC6/CTI21011825/ra3) on 18/11/2021