Our Ref: CT1121/SHC8595L/JW(st)

Date: 03.12.2021

AIG ASIA PACIFIC INSURANCE PTE LTD 78 SHENTON WAY.AIG BUILDING #07-16

Singapore 079120

Company Registration No: 199506048W Attn: Motor Claims Department Without Prejudice

Dear Sir/Madam

www.cdge.com.sg

ComfortDelGro Engineering Pte Ltd

59 Loyang Drive Singapore 508969

ACCIDENT ON 20.11.2021 INVOLVING SHC8595L & SLL8425A ALONG TELOK BLANGAH RD

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of vehicle No SHC8595L, which was involved in the captioned accident with your insured vehicle No SLL8425A.

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:

2. Others	•	s\$	0.00
1. Loss of Income	3 days x S\$ 80.00	S\$	240.00
Hirer's Claim :			
6. Others		S\$	0.00
5. GIA / Police Report Fee		S\$	2.00
4. LTA Search Fee		S\$	0.00
3. Survey Report Fee		S\$	0.00
2. Loss of Rental	3 days x S\$ 110.67	S\$	332.01
1. Cost of Repairs		S\$	1,016.50

[E&OE] 1,590.51 **Total Claims** S\$

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
\bowtie	LTA/GIA Search Slip(s)	[X]	Downtime/Mileage Record
[]	Survey Report / Bill	[]	Witness Statement / Accident Scene Photo(s)
[]	Driver's IC/DL/VL / Road Ta	x / Log	Card / Certificate of Insurance
[]	Tow Chit / PIR / Hirer's IRAS	5 / Othe	ers:

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.



LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING i 40 SHC8595L , SLL8425A ON 20-Nov-21 14:50

ALONG TELOK BLANGAH RD

(Hirer) NRIC No.: SXXXX062H I / We SOH BENG HONG

and/or (Relief) NRIC No.: SXXXX062H

Taxi Number SHC8595L

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 22-Nov-2021

Name of Hirer **SOH BENG HONG**

Hirer NRIC SXXXX062H Signature:

Address **63B LENGKOK BAHRU #13-354**

152063

96379782 Contact No.

http://cdgek2srv1:82/Runtime/Runtime/Runtime/Runtime/View/CDG.VARS.V.Lettof... 22/11/2021

£121.

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 \$\sum_{\text{S\$1,120.00}}\$ (Global sum), for vehicle no. SHC 8595L that was damaged pursuant to the accident which occurred on 20/11/2021 (date) along / at TELOK BLANGAH ROAD (location) involving vehicle no/s SLL 8425A.

This is pursuant to the inspection conducted on 22/11/2021 (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. SHC 8595L to 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 **SHC 8595L** (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 _____ (day) of _____ (month) 2023 (year)

Please forward your cheque made payable to:

COMFORTDELGRO ENGINEERING PTELTD

Signed by AIG appointed surveyor

Chopped & Signed by "the workshop"

"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"



ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Mainline + 65 6383 6280 Facsimile + 65 6280 9755

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.: 199506048W

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 SINGAPORE

CONTACT NO: 64193000

3225094

VEHCLE NO SHC8595L

NO/DATE 91619687 29.11.2021

MAKE HYUNDAI

MODEL I - 40

ODOMETER READING

DATE OF REG 17.12.2015

CHASSIS CODE KMHLB41UMGU082967 JOB TYPE

Description : 3P.20.11.2021

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt Add GST @ 7.000 %

Total Invoice amount

1,016.50

KATHERINETAN 29.11.2021 12:35:50

Issued by : KATHERINETAN 29
Repair Type : CLSO/57/57
Payment Type/Term : /Credit 30 days

1) WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE THEFT DRIADCRETTAL DAMAGE. RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELOWSING TO CLEATINGING AND VEHILLES AND CHICAGO

2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIR Z DATE THOM BUTCH THE VEHICLES WILL BE DETINED TO THE COMPANY OF ANY COMPLAINTS, OTHERWISE, THE VEHICLES WILL BE DETINED TO THAT HELD THAT HE WE RECEIVED THAT HE WE R IN GOOD ORDER.

3) INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO YAY BASIS IN RESPECT OF ANY AMOUNT INTEREST COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DIGE OF PAYMENT BE. AFTEN IS DAYS FROM THE INVENERY

4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIFT AND ADVISE THE CONTANY OF ANY ERROUGH OF THE WITHIN 14 DAYS OF RECEIPT, IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE GOMENNY WILL THE

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.

Our Ref: CT21110287

Date: 01 December 2021



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 20/11/2021 @ 14:50 hrs ALONG TELOK BLANGAH RD

INVOLVING SLL8425A

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 **SHC8595L** (the "Taxi"). The Taxi was hired to **SOH BENG HONG IC NO SXXXX062H** 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.

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			7 Status Charol	207	454158	x. 14 502	19/11/21
			1651/2 23,00 /	186	852533	Johnney Zy	12/11/81
		Ţ	FROM TO	(KM)			, Ç
<u> </u>	NAME OF DRIVER	DATE	HOURS OPERATED (TIM	MILEAGE	MII FAGE READING	NAME OF DRIVER	DATE
				1	2950	348	

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SLL8425A

Date of Accident

20/11/2021 🛗

Reset

% RESULT & RECEIPT

TP Insurer Enquiry Insurance AIG Asia Pacific Insurance Pte.... Period of Insurance 13/03/2021 - 12/03/2022 Requested By Janet Lim Siang Gek (COMFOR... Requested Date 22/11/2021 11:05

Payment details

Request Amount: **\$\$1.87** GST Amount: **\$\$0.13**

Total Amount Due (GST Inclusive): \$\$2

General Insurance Association

Records Management Centre GST Registration No: **M400017735**



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC4/AIG21011874/T1pa3

29 Nov 2021

FENG ZHEFEI61 CHESTNUT AVENUE
#06-07
SINGAPORE 679522

Dear Sir/Madam,

ACCIDENT INVOLVING SLL8425A(AIG) AND SHC8595L ALONG/AT WEST COAST HIGHWAY ON 20/11/2021

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 SHC8595L against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is a head-to-rear collision. 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.

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 and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Yours faithfully,

C**NEW** HSĨÃÓ TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

Email: chewht@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd (Motor Claims Dept)

Claim Audit

■ AUDIT 1	TRAIL		
No. On	Audit	Remarks	Ву
22 Nov 1 2021 22:09	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD.	[A] HOW MEI KWAN
22 Nov 2 2021 22:09	Clm Veh Model Changed	(205325) HYUNDAI I40 1.7 L CRDI AT ABS AIRBAG 4DR (A).	[A] HOW MEI KWAN
22 Nov 3 2021 22:09	Clm Created	Reg No: SHC8595L. Acct Date: 2021/11/20. Claim Type: TP. Insurer: AIG Asia Pacific Insuran ce Pte. Ltd. (SG). TP Insurer: AXA Insurance Pte Ltd (HQ). Workshop: ComfortDelGro Engine ering Pte Ltd (Loyang)	[A] HOW MEI KWAN
22 Nov 4 2021 22:09	Adj Co Assigned	d LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
22 Nov 5 2021 22:09	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/12/01	[A] HOW MEI KWAN
22 Nov 6 2021 22:09	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
22 Nov 7 2021 22:09	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pt e. Ltd. (Express)	[A] Merimen Administrator
22 Nov 8 2021 22:09	Label Added	(20224):Field Survey.	[A] Merimen Administrator
22 Nov 9 2021 22:10	Label Added	(23):Express.	[A] HOW MEI KWAN
22 Nov 10 2021 22:10	Adj Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW MEI KWAN
29 Nov 11 2021 15:39	Video Downloaded	Downloaded damage video	[A] CHEW HSIAO TONG
29 Nov 12 2021 15:39	Video Downloaded	Downloaded damage video	[A] CHEW HSIAO TONG
29 Nov 13 2021 15:39	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 14 2021 15:39	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 15 2021 15:39	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 16 2021 15:40	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 17 2021 15:40	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 18 2021 15:40	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 19 2021 15:40	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 20 2021 15:40	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 21 2021 15:40	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
29 Nov 22 2021 15:40	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
04 May 23 2022 14:50	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG
13 May 24 2022 10:16	Video Downloaded	Downloaded damage video	[A] CHEW HSIAO TONG
13 May 25 2022 10:16	Video Downloaded	Downloaded damage video	[A] CHEW HSIAO TONG
13 May 26 2022 10:16	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSIAO TONG

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AUDIT T	RAIL		
lo. On	Audit	Remarks	Ву
13 May 27 2022 10:17	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSI TONG
13 May 28 2022 10:17	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HSI TONG
28 Jun 29 2022 17:14	Adj Rpt Initiated		[A] Elaine Ku Hwa Meen
28 Jun 30 2022 17:14	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] Elaine Ku Hwa Meen
28 Jun 31 2022 17:14	Clm Dtl Modified	JPJ Reg. Date: -> 2015/12/17.	[A] Elaine Ku Hwa Meen
28 Jun 32 2022 17:14	Clm Details Notified		[A] Elaine Ku Hwa Meen
26 Aug 33 2022 15:41	Video Downloaded	Downloaded post accident Video - Other	[A] CHEW HS: TONG
26 Aug 34 2022 15:49	Adj Mandate Request	Cur.Req:1286.51:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$802.50 + (b)LOR(3days \$110.67): \$332.01 + (c)LOI(3daysx\$50):\$150.00 + (d)Search fee: \$7.00 = Total: \$1,286.5 *2 recommendation repair days +1PRS = 3days *For your approval please.	X 1 [A] CHEW HS TONG
26 Aug 35 2022 16:07	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date: $2021/12/01$. Mandate Remarks: mandate approved, settle at tst. subject to documents in order.	oe [I] Goh, Jerer CX
26 Aug 86 2022 16:07	Adj Mandate Set	Approved:1125.84:mandate approved, settle at best. subject to documents in order.	[I] Goh, Jerer CX
02 Nov 37 2022 07:57	Video Downloaded	Downloaded damage video	[A] CHEW HS TONG
02 Nov 88 2022 07:58	Video Downloaded	Downloaded damage video	[A] CHEW HS TONG
19 Dec 39 2022 15:40	Video Downloaded	Downloaded damage video	[I] Boyogar Joane
19 Dec 0 2022 15:40	Video Downloaded	Downloaded post accident Video - Other	[I] Boyogar Joane
19 Dec 1 2022 15:40	Video Downloaded	Downloaded damage video	[I] Boyogar Joane
19 Dec 2 2022 15:40	Video Downloaded	Downloaded post accident Video - Other	[I] Boyogar Joane
19 Dec 3 2022 15:40	Video Downloaded	Downloaded post accident Video - Other	[I] Boyogar Joane
19 Dec 4 2022 15:40	Video Downloaded	Downloaded post accident Video - Other	[I] Boyogai Joane

ACTIVITY

[26/11/2021 14:44] CHEW HSIAO TONG:
Called OI Ms Feng. Confirm accident. She has submitted all her video & scene photos to AIG Joane as she received an email abt potential injury claim. She also said that no damages to TP taxi. Advised her that we will look into the matter and assess accordingly.

Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2742868	23 Nov 2021 09:51:24	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHC8595L	SLL8425A	11.00
2744275	26 Nov 2021 16:24:06	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744276	26 Nov 2021 16:24:08	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744472	29 Nov 2021 11:09:05	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744473	29 Nov 2021 11:09:07	Video Upload	Motor	AIG Asia Pacific	AIG Asia Pacific	SHC8595L	Goh, Jeremy- CX	xx.xx

, 3:22 PM				Merii	men e-Claims			
				Insurance Pte. Ltd.	Insurance Pte. Ltd. (SG)			
2744474	29 Nov 2021 11:09:10	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744475	29 Nov 2021 11:09:12	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744476	29 Nov 2021 11:09:15	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744478	29 Nov 2021 11:09:18	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744479	29 Nov 2021 11:09:20	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744480	29 Nov 2021 11:09:22	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744481	29 Nov 2021 11:09:25	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2744482	29 Nov 2021 11:09:27	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	Goh, Jeremy- CX	xx.xx
2801148	06 Jun 2022 15:37:23	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC8595L	CHEW HSIAO TONG	xx.xx
2810020	28 Jun 2022 17:14:43	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHC8595L	SLL8425A	11.00