A

CITY AUTO PTE LTD

One Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Your ref: CC6/CTI21012961/Kea3

Our ref: JO202112-1004

20/04/2022

WITHOUT PREJUDICE

Attn: Motor Claim Dept

CHINA TAIPING INSURANCE (S) PTE LTD NO. 3 ANSON RD SPRINGLEAF TOWER SINGAPORE 079909

Dear Sir/Mdm,

Accident involving SJP5471M and YM4525L on 18/12/2021

We refer to the above said accident.

We enclosed here with relevant documents as stated below:-

- Repair tax invoice
- Letter of authorization
- GIA search receipt

As instructed, we are claiming the following as stated below:-

| | ΟΨ | 7,543.50 |
|---|--------|----------------|
| : | S\$ | 700.00 |
| : | S\$ | 2.00 |
| | S\$ | 8,245.50 |
| | ; ; | : S\$: S\$ |

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thanks & regards

Vronica Law (Claim dept.)

Tel: 6453 1235 Fax: 64537944

Email: cityauto@singnet.com,sg

A

CITY AUTO PTE LTD

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643. TEL: 6453 1235, 6452 0850 FAX: 6453 7944 24hrs Towing Services Tel: 9823 9898 Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

RE: LETTER OF AUTHORIZATION

| Name of owner: | 100 | BEE | LE | 6 | | | NRIC: | 5817 | 63421 | | | |
|--|---|--|---|---|---|--|--------------------------|--|--|----------------|-------------|-------|
| Address: 231 | AHG | MO | KIO | AVENUE | 3 | KGBUH | BARU | PALM | MEN | Ħ | 05- | 1234 |
| Name of Driver: | As | above | | | | | _NRIC:_ | | | | _ | |
| Address: | | | | | | | | *** | | | _ | |
| Accident on | 13/12/2 | 021 | | Involving | - | YM 4525L | AND | SJ | P 5471M | | _ | |
| At/along BUA | HG KO | ٤ | DR, | SINGAP | ORE | | *** | | | | | |
| In consideration at my/our reques them to demand or to commence use/rental, etc an accident/claim ar authorize them to | t I/We claims, legal produced to an all a | the ab settle roceed y of th mount | ove ov and re ing if i ere ap s clain | vner of Morceived what necessary is pointed soluted or settle | tor V ateve a my icitor ed sh | Tehicle No: or amount par of our name for the sto act for the all be belor | yable by or the cos | the Insur to repares | do a ance Co ir and the f the said | or The loss | ird I of | Party |
| I/We hereby auth behalf concerning said firm/co. | orize (g the sa | City An | uto Pte im and | Ltd, my/o such, all f | ur re uture | pairer to give correspond | e further lence show | instructional desired in the second in the s | on on my dressed t | our o the | | |
| My/Our repairer valid discharge v me/us. | authori oucher | ize to r or any | receive y other | on my/our document | beh in c | alf monies connection v | laims, co vith this o | rrespond n my/ou | ence and behalf a | give and fo | a | |
| I/We further agree to prosecution an | ee to fu d clain | lly co- 1 main | operat tained | e and atten by City At | d all ito P | court heari te Ltd. | ng that are | necessa | ry and su | ibject | | |
| I/We further agre therewith. | ee to un | dertak | e to in | demnify th | em a | igainst my/o | ur claim | for the co | st which | arise | es | |
| In the event that repairs to my mo | my/our tor veb | unsucicle. | cessfu | l claim, I/\ | Ve u | ndertake to | | | | | | |
| Owner Signature |): | P | | | | Witness | Signature: | 01-58/60) | JTO PT Sin Ming I See Sin Min Spore 575 235 Fax: | Road ng Ind | Est | |
| Name: Ooi | BIL | LOC | | ************************************** | | Name: _ | | (Cla | ims Section | o453 on) | /944 — | |
| Date: 28/12/2 | .021 | | • | | | Date: | 28/12 | /2021 | | | | |

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNW00119792100 Claim No : SNM21D207465/C02/YM4525L/TOHHS

Claimant : OOI BEE LEE

Amount : \$\$8,245.50

DOLLARS EIGHT THOUSAND TWO HUNDRED FORTY FIVE AND CENTS

FIFTY 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. : SJP 5471M Insured Vehicle No. : YM 4525L

Date of Loss : 18/12/2021
Place of Accident : BUANGKOK DR

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 : ENG LAM CONTRACTORS CO (PTE) LTD

Driver Name : ANNAMALAI ADHANAMILAGI

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\$ | 7,543.50 | |
| (3) | Loss of Use /Rental/ Earning | S\$ | 700.00 | |
| (4) | GIA/Police Reports/ | | | |
| | Investigation Results/Search Fees | S\$ | 2.00 | |
| (5) | Medical Reports/Expenses | S\$ | | |
| (6) | Survey Fees/Towing Fee | S\$ | | |
| (7) | Cost including Disbursement | S\$ | | |
| | | ===== | ========= | |
| | TOTAL | S\$ | 8,245.50 | |
| | | ===== | ========= | |
| | | | | |

Claimant Name: OOI BEE LEE NRIC No : SXXXXX342I



NO. 3

ANSON RD

SPRINGLEAF TOWER

SINGAPORE 079909

Contact: 62222366

CITY AUTO PTE LTD

One Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tet 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Fax No.: 62247175

TAX INVOICE

Tax Invoice: 1202204-000832

Date: 20/04/2022

Vehicle No.: SJP5471M

Make / Model: TOYOTA WISH 1.8 AUTO

Mileage (km): 363756

Chassis No.: JTDER12W503002778

Accident Date: 18/12/2021

Claim No.: CC6/CTI21012961/Kea3

Reference: JO202112-1004

Policy No.: DMPCSNW00119792100

S/No. Particular

Amount

<u>s\$</u>

* Lumpsum repair

CHINA TAIPING INSURANCE (S) PTE LTD

Attention: MOTOR CLAIM DEPARTMENT

7,050.00

Total S\$: 7,050.00

GST @ 7% S\$:

493.50

Grand Total S\$:

7,543.50

CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp

for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.

2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

SHORT TERM VEHICLE RENTAL AGREEMENT

This Short-Term Vehicle Rental Agreement is entered into between LUMENS AUTO PTE LTD ("Company") and Ooi Bee Lee [S8176342I] ("Hirer") (collectively the "Parties") on 20/12/2021 ("Start Date") and outlines the respective rights and obligations of the Parties relating to the usage of the Authorized Vehicle.

Parties hereby agrees as follows:

HIRER INFORMATION

Hirer Name

: Ooi Bee Lee

Hirer NRIC

: S8176342I

Hirer Address

:231 ANG MO KIO AVENUE 3

Kebun Baru Palm View #05-1234

Singapore 560231

Hirer Contact No.

ADDITIONAL DRIVER INFORMATION

Driver Name

: N/A

Driver NRIC

Driver Address

: N/A

: N/A

Driver Contact No. : N/A

COMPANY INFORMATION

Company Name

: LUMENS AUTO PTE LTD

Company UEN

: 201426961K

Company Address : 22 SIN MING LANE, #01-74 MIDVIEW CITY, SINGAPORE 573969

Company Contact

: 6714 6614

IDENTIFICATION OF THE VEHICLE

Vehicle Number

: SMM8007G

(hereinafter referred to as "Authorized Vehicle").

Vehicle Make & Model : Prius Plus

Vehicle Colour

: Black

RENTAL TERMS

Start Date

: 20/12/2021

End Date : 27/12/2021

Start Time

: 1200PM

End Time : 1200PM

6. RENTAL FEES

Rental / day : SGD 100.00 "Rental Fee"

CDW: Yes \$

Total Rental : SGD * (To be paid upfront at time of collection)

Deposit

: SGD 0

7. USAGE TERMS

2 144 1

The term of this Agreement runs from the date and hour of vehicle pickup as set out in Clauses until completion of all terms herein by both Parties. The Parties may extend the usage term with mutual agreement between the Parties and issuance of a new Agreement.

SHORT TERM VEHICLE RENTAL AGREEMENT

- n. the Hirer shall not take or omit to take any action or otherwise cause:
 - (i) the insurance policy for the Authorized Vehicle ("Insurance Policy") to be rendered void or cancelled;
 - (ii) cause the insurer for the Authorized Vehicle to refuse and/or reject any claims under the Insurance Policy;
 - (iii) carry out any act or omission which may fall under the "General Exclusions" section of the Insurance Policy; or
- (iv) admit liability to any third party for any accident and/or incident involving the Authorized Vehicle. A copy of the terms and conditions of Insurance Policy may be viewed at the Company's premises on any work day between the hours 9am to 5pm. The Hirer may also request for a copy of the terms and conditions of the Insurance Policy from the Company.
- the Hirer agrees not to fit or install any accessories to or to modify the Authorized Vehicle in any way without the consent of the Company;
- p. Use or permit the Authorized Vehicle to be used or operated in a manner that infringes any law or regulation, including publicly touting or soliciting for customers; and
- 8.2 The Hirer shall indemnify and hold harmless the Company and its shareholders, officers, employees and agents ("Indemnified Parties") from and against any and all damages, losses, liability (whether criminal or civil), costs, claims, charges, expenses (including legal expenses on a full indemnity basis), actions, judgements or demands whatsoever which any of the Indemnified Parties may suffer, sustain or incur or which may be made against it or any one or more of them, directly or indirectly, as a result of, or in connection with:
 - a. any damage to the Authorized Vehicle during the Term which is caused directly or indirectly by the Hirer; and
 - b. the breach of any of the Hirer's obligations, undertakings, representations and warranties set out in this Agreement.
- 8.3 The Hirer shall be liable for any parking offences, moving violations, or other citations received while in possession of the Authorized Vehicle.

8.4 In addition:

- a. the Hirer shall inform the Company immediately upon the occurrence of an accident and report to the authorized Accident Reporting Centre within 24 hours;
- b. the Hirer shall immediately pay the Company the full amount of the insurance excess as set out in the table below immediately upon the occurrence of an accident;

| EXCESS PER AC | CCIDENT | |
|--|--------------|-----------------------|
| COUNTRY/CAPACITY | OWN DAMAGE | 3 RD PARTY |
| > 25 Years Old and > 2 Years Driving Experience | SGD 2,500.00 | SGD 2,500.00 |
| < 25 Years Old and/or < 2 Years Driving Experience | SGD 4,000.00 | SGD 4,000.00 |

SHORT TERM VEHICLE RENTAL AGREEMENT

IN WITNESS WHEREOF the Parties have executed this Agreement on the date first above mentioned.

| Signed by) | |
|--|---|
| for and on behalf of) | |
| in the presence of: Witness signature: |) IFFAH NABILAH DRIVER RELATION |
| Name: NRIC No. / Passport No.: | |
| THE HIRER | |
| Signed by in the presence of: Witness signature: | } |

Name: Ooi Bee Lee

THE COMPANY

NRIC No. / Passport No: S8176342I

Find insurer Vehicle reg. no. YM4525L Date of Accident 18/12/2021

| % | RES | IIIT & | REC | FIPT |
|---|-----|--------|-----|------|

| China Taiping Insurance (Sing |
|--------------------------------|
| 05/09/2021 - 04/09/2022 |
| Jason Quak (City Auto Pte Ltd) |
| 20/12/2021 12:22 |
| |

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

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto) 2/

Sent: Sunday, 27 March 2022 1:20 AM

To: wailing@englam.com.sg

Subject: ACCIDENT INVOLVING YM 4525L AND SJP 5471M ON 18/12/2021

Our Ref: CC6/CTI21012961/Kea3

27 March 2022

ENG LAM CONTRACTORS CO (PTE) LTD

Dear Sir/Madam,

ACCIDENT INVOLVING YM 4525L AND SJP 5471M ON 18/12/2021

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.

Based on the accident report and accident scenario, liability is down against us. 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 10 days from the date of this letter.

Please call us if you have further queries.

Yours faithfully,

Asher Sng Case Handler DID: 6841 6051

Email: ashersng@lkkauto.com

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

Asher Sng (LKKAuto)

From: Alfred Toh <alfred.toh@sg.cntaiping.com>

Sent:Sunday, 26 June 2022 11:20To:Asher Sng (LKKAuto); Admin ACc:Claims Dept of CTI; Alfred Toh

Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving YM4525L (OI:

SNM21D207465/C02/YM4525L/TOHHS) and SJP5471M (TP: LKK REF -

CC6/CTI21012961/ea3) on 18/12/2021

Follow Up Flag: Follow up Flag Status: Follow up

Dear Sirs

We refer to your email of 24 June 2022.

Please proceed to resolve the property damage claim up to \$8,245.50 (all in)

Best Regards

Alfred Toh Senior Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Email: claimsdept@sg.cntaiping.com
<a href="mailto:alfred:

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

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Friday, 24 June 2022 2:14 pm

To: Alfred Toh <alfred.toh@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com> **Subject:** [MANDATE REQUEST] RE: Direct Settlement - Accident Involving YM4525L (OI:

SNM21D207465/C02/YM4525L/TOHHS) and SJP5471M (TP: LKK REF - CC6/CTI21012961/ea3) on 18/12/2021

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.

Your ref: SNM21D207465/C02/YM4525L/TOHHS

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured reversed and hit third party vehicle.

We are of the opinion that liability is not in our insured's favour.

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 repairer "CITY AUTO PTE LTD" at \$8,245.50 (all-in).

The summary is as follows: -

| | Amount Claimed | Amount Revised |
|-----------------------------------|-----------------------|---------------------------|
| 1. Cost of Repairs (w/GST) | \$ 13,293.65 | \$ 7,543.50 |
| 2. Loss of Rental (7days x \$100) | \$ 700.00 | \$ 700.00 (7days x \$100) |
| 3. LTA Search Fee | \$ 2.00 | \$ 2.00 |
| Total | \$ 13,995.65 | \$ 8,245.50 |

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 24.06.22 is only for mandate purpose.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | did: 6841-6051 | Mobile: 8839 9816 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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.

From: Alfred Toh <alfred.toh@sg.cntaiping.com>

Sent: Monday, 27 December 2021 10:05

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com">Meikwan@lkkauto.com; Admin A < admin-a@lkkauto.com; Asher Sng (LKKAuto)

<<u>AsherSng@lkkauto.com</u>>

Cc: Claims Dept of CTI < <u>claimsdept@sg.cntaiping.com</u>>; Alfred Toh < <u>alfred.toh@sg.cntaiping.com</u>>; Chong Boon Sen < boonsen.chong@sg.cntaiping.com>

Subject: RE: Direct Settlement - Accident Involving YM4525L (OI: SNM21D207465/C02/YM4525L/TOHHS) and SJP5471M (TP: LKK REF - CC6/CTI21012961/ea3) on 18/12/2021

LKK REF - CC6/CTI21012961/ea3 CTI REF - SNM21D207465/C02/YM4525L/TOHHS

Dear Sirs

We refer to the above matter.

Attach herewith Insured's SAS report for your attention and necessary action.

Please let us have a copy of Preliminary Advice.

Best Regards

Alfred Toh Senior Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 TaipingSG Disclaimer: This e-mail and any files transmitted with it is intended only for the named recipients and may contain confidential information. Any unauthorized disclosure, use or dissemination of this message, either in whole or partial, is prohibited. If you are not the intended recipient, please notify the sender immediately. Please delete the e-mail and any copies of it thereafter.

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Sent: Tuesday, 21 December 2021 11:32 pm

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

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: Direct Settlement - Accident Involving YM4525L (OI: CTI - TBA) and SJP5471M (TP: LKK REF -

CC6/CTI21012961/ea3) on 18/12/2021

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 received an assignment from TP repairer, M/s City Auto Pte Ltd - Sin Ming and TP repairer proposed for a direct settlement.

Note: no survey done yet.

Enclosed for your perusal is:

- TP GIA report
- Estimated cost of repair

Kindly let us have a copy of your insured's GIA report and claim ref for our necessary action.

Please take note that the case handler in-charge is Asher.

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

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