



ADVANCE AUTO GARAGE

23 Kaki Bukit Avenue 4, #04-01 Vicom Kaki Bukit Inspection Center,
Singapore 415933

Tel: 9007 9247

Email: advanceag@hotmail.com

UEN: 53395571L

Date : 6 May 2022
Your Ref : PC4539G
To : **China Taiping Insurance (Singapore) Pte. Ltd**
Attn : Motor Claims Department

Dear Sir/Mdm,

RE: Accident on 20/1/2022 between SJL8885D & PC4539G at/along Bedok North Rd

We refer to the above matter and would like to settle it directly in an amicable manner.

Please find attached copies of the below mentioned for your kind perusal:

- 1) Invoice No. AAGCL-204 @ **S\$5,000.00**
- 2) Rental Receipt Invoice No. E2202204 @ **S\$1,080.00**
- 3) LTA Search @ **\$7.45**
- 4) Rental Agreement
- 5) Authorization to Act
- 6) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issued upon amount finalization.

Thank you.

Yours faithfully,



Xavier Lim

Advance Auto Garage

LETTER OF AUTHORITY

Name : Abdul Hamid Bin Shukor
Address : - 319 Tampines Street 33 #04-98
: S520 319
Contact No : 9431 3434

To (Insurance): China Taiping Insurance (Singapore) Pte. Ltd

Dear Sirs,

ACCIDENT INVOLVING SJL8885D AND PC 4539G ON 20/01/2022
AT/ALONG Bedok North Rd

I/We, Abdul Hamid Bin Shukor, am/are the registered owner of
motor car no. SJL8885D

Please note that I have assigned all compensation monies due to me/us in the above stated
accident to **ADVANCE AUTO GARAGE**.

I/We, hereby authorize you to release all compensation monies pertaining to the above-
mentioned accident to **ADVANCE AUTO GARAGE** and forward your settlement cheque to
ADVANCE AUTO GARAGE whom I had authorized to collect the said compensation monies.

Thank You



Signature of Claimant



Witness By

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMB1SNW00014662101 Claim No : SNM22D200538/C02/PC4539G/THAMYL

Claimant : MR ABDUL HAMID BIN SHUKOR

Amount : **S\$5,700.00**
Singapore Dollars Five Thousand Seven 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. : SJL8885D
Insured Vehicle No. : PC4539G

Date of Loss : 20/01/2022
Place of Accident : BEDOK NORTH 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 : RAE TRANSPORT SERVICES LLP
Driver Name : CHONG CHIN MIN

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) Global Sum	S\$ 5,700.00
	=====
TOTAL	S\$ 5.700.00
	=====

Claimant Name :  NRIC No : S1297083H

Signature : Abdul Hamid Bin Shukor Date : 1/8/2022

CARS FOR RENT (2016) PTE LTD

Mailing Address:
 10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874
 Tel Nos.: +65 6970 9119 / 6789 5155
 Co. Reg'n No.: 201609732N
 GST Reg'n No.: 201609732N

Tax Invoice #: E2202204
 Date: 25-02-22

1

Bill To:

Ship To:

Advance Auto Garage
 For the account of:
 Abdul Hamid Bin Shukor
 S1297083H
 APT Blk 319 Tampines Street 33
 #04-98

Advance Auto Garage
 For the account of:
 Abdul Hamid Bin Shukor
 S1297083H
 APT Blk 319 Tampines Street 33
 #04-98

Description	Amount	Job No.
Vehicle Rental for Period 20.01.2022 to 29.01.2022 (Billing for days 9 X \$120.00/per day) (Vehicle No.: SJL8885D)	\$1,080.00	SLZ5418S SR

Your Order #: E19463

COMMENT	CODE	RATE	GST	SALE AMOUNT	Total Inv Amt:	Amount Applied:	Balance Due:
	SR	7%	\$70.65	\$1,009.35	\$1,080.00	\$0.00	\$1,080.00

Terms: Net 30th after

GST: \$70.65

Total Inv Amt: \$1,080.00

Amount Applied: \$0.00

Balance Due: \$1,080.00



CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

A.V. Auro

No: E 19463

ROC/GST No: 201609732N

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: <u>SLZ 5418 S</u> Replace Veh No: <u>SJL8850</u>	
Name: (as in I/C) <u>Abdul Hamid Bin Shufor</u>		Mileage out:	
NRIC/PASSPORT No: <u>S1297083H</u>		Make & Model: <u>Mazda 3</u> Auto / Manual	
Date of Birth: <u>21/11/58</u>		OUT : Date <u>20-1-22</u> Time: <u>3.40 pm</u>	
Address (Res): <u>APT Blk 319 Tampines Street 33</u> <u>#04-98 S(520319)</u>		HIRE PERIOD	
Driving Licence No: <u>991199</u> D/L Type: Local / International		OWN DAMAGE CLAIM Excess S\$ <u>2,000</u>	
Issue Date:		THIRD PARTY CLAIM Excess S\$ <u>1,500</u>	
Tel: (O) _____ HP _____		CHARGES	
Company Name: _____		Daily <u>9</u> @\$ <u>20.00</u> per day <u>1,080.00</u>	
Company UEN: _____		Weekly @\$ _____ per week	
Company Address: _____		Monthly @\$ _____ per month	
ADDITIONAL DRIVER'S PARTICULARS		Others @\$ _____	
Name: (as in I/C) <u>Muhammad Hakim Bin Abdul Hamid</u>		Delivery Service	
NRIC/PASSPORT No: <u>S9426999G</u>		GST	
Date of Birth: <u>28/7/1994</u>		SUB-TOTAL \$	
Address (Res): <u>APT Blk 319 Tampines Street 33</u> <u>#04-98 S(520319)</u>		PETROL LEVEL	
Driving Licence No: <u>S9426999G</u> D/L Type: Local / International		Out E <u>1/4</u> 1/2 3/4 F	
Issue Date: <u>11 Jan 2016</u>		In E 1/4 1/2 3/4 F	
Tel: (O) _____ HP _____		EXTENSION	
VEHICLE CHECK LIST		Misc.	
		GST <u>Incl 7%</u>	
		TOTAL CHARGES 1,080.00	
		Rented out by:	
		 Hirer's Signature _____	
		 Addition Driver's Signature _____	

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount 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 CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- 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.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) 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	
<u>21/1/22</u>	<u>1613</u>				 HIRER'S SIGNATURE

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 20 Jan 2022 / 16:50:21

Receipt Date/Time : 20 Jan 2022 / 16:50:21

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220120-002800

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - PC4539G As at 20 Jan 2022/13:50:00 Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - PC4539G Enquiry Fee 20220120164911816434	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	526471XXXXXX0360		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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 7 February 2022 11:39 AM
To: 'raetransportsvcs@gmail.com'
Subject: Claim Notification - ACCIDENT INVOLVING PC 4539G(CHINA TAIPING) AND SJL 8885D AT/ALONG BEDOK NORTH ROAD TOWARDS CHAI CHEE ON 20/01/2021

07 Feb 2022

M/s RAE TRANSPORT SERVICES LLP *[By Email Only]*
Driver: CHONG CHIN MIN

Dear Sir/Madam,

You Ref: PC4539G
Our Ref: CC6/CTI22000786/Apa3
ACCIDENT INVOLVING PC 4539G(CHINA TAIPING) AND SJL 8885D AT/ALONG BEDOK NORTH ROAD TOWARDS CHAI CHEE ON 20/01/2021

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 SJL8885D against your motor insurance policy.

Based on both parties report and all the available information on hand, we are of the view that liability is not in your driver's favour as your driver changed lane and collided with third party. Under Motor Accident Guide, vehicle should keep in the proper lane and change lane only when it is safe. 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.

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)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 1 August 2022 12:43 PM
To: 'Pauline Tham'
Cc: Claims Dept of CTI; Admin A
Subject: RE: [Seek Mandate] - SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

Dear Sirs/Mdm,

For an update, we have settled the matter at a global sum of **\$5,700.00(all-in)**.

We will proceed to close file and submit all the relevant documents to your good office once it is ready.

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: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Saturday, 23 July 2022 5:43 PM

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

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

Subject: RE: [Seek Mandate] - SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

[Confidential]

Hi Hsiao Tong

We proposed LOR starts from \$100 per day for negotiation.

The rest we agree.

Thanks.

Thanks.

Pauline Tham
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6541 | F: (65) 6224 7175

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

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, July 15, 2022 5:35 PM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [Seek Mandate] - SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

[Confidential]

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Dear Sirs/Mdm,

We refer to our mandate request dated 17/06/2022.

Kindly let us have your approval / instruction.

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: Friday, 17 June 2022 8:33 AM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: claimsdept@sg.cntaiping.com; Admin A <admin-a@lkkauto.com>
Subject: [Seek Mandate] - SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

Your ref: **SNM22D200538/C02/PC4539G/THAMYL**

LKK ref : CC6/CTI22000786/Apa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING PC4539G(CHINA TAIPING) AND SJL8885D(TP) ON 20/01/2022

We refer to the above matter.

The accident occurred when our insured driver changed lane and collided with third party. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "**ADVANCE AUTO GARAGE**" at **\$5,847.45(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$11,662.80	\$ 5,000.00
2. Loss of Rental (9days x \$120.00)	\$ 1,080.00	\$ 840.00 (7days x \$120.00)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$12,750.25	<u>\$ 5,847.45</u>

Surveyor recommended 5days for repair + 1PRS + 1Sunday = 7days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 16/06/2022 is only for mandate purpose.

Kindly let us have your approval / instruction.

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: Thursday, 28 April 2022 9:28 AM

To: Pauline Tham <pauline.tham@sg.cntaiping.com>

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

Subject: RE: SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

Dear Sirs/ Mdm,

We refer to the above matter.

Enclosed for your perusal is: -

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

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: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Friday, 4 February 2022 5:20 PM

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

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

[Confidential]

Hi Mei Kwan

OI report for your view.

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

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

Thanks.

Pauline Tham

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6541 | F: (65) 6224 7175

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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, January 27, 2022 4:48 PM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

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Dear Sir / Madam,

We refer to the above matter.

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

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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.

From: Claims Dept of CTI [<mailto:claimsdept@sg.cntaiping.com>]
Sent: Monday, January 24, 2022 4:45 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: O/R: SNM22D200538/C02/PC4539G/THAMYL / FW: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

Dear all,

Please note that officer in charge for this case is Pauline Tham.

Claim no SNM22D200538/C02/PC4539G/THAMYL.

Dear Pauline,

Pls revert LKK.

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, 24 January 2022 2:09 pm
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving PC4539G (OI : CTI - TBA) AND SJL8885D (TP : LKK REF - CC6/CTI22000786/Apa3) on 20/01/2022

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 SJL 8885D at M/s Advance Auto Garage - Kaki Bukit 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 in due course.

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 Hsiao Tong.

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

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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.