



## YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883  
UEN 53311047E

### LKK Auto Consultants Pte Ltd

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

**Tax Invoice** : 202202\_0033  
**Date** : 26/02/2022  
**Vehicle** : SJF282C  
**Make Model** : MAZDA 3  
**Accident Date** : 09/02/2022 19:52 (SGT)  
**Accident Location**: PASIR RIS ST 72

#### Particular

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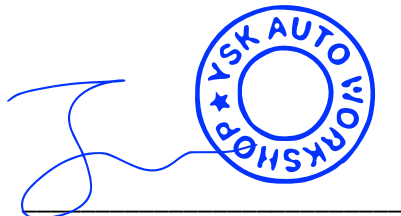
COST OF REPAIR & LABOUR	\$8,500.00
VEHICLE RENTAL FEE 09 Days X @\$220.00 per day	\$1,980.00
Pre-Repair Inspection for 2 days x @\$220.00 per day	\$ 440.00
GIA / LTA SEARCH FEE	\$ 7.45

**Singapore Dollars: Ten Thousand Nine Hundred Twenty-Seven and Cents Forty-Five Only**

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**Total S\$: 10,927.45**

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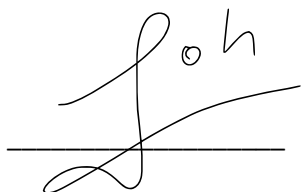
YSK Auto Workshop

## LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT ON **09/02/2022 19:52 (SGT)** INVOLVING **SJF282C & SKC1302B**  
ALONG **PASIR RIS ST 72, SINGAPORE**

1. I/WE the registered owner of vehicle **SJF282C** hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided by **YSK AUTO WORKSHOP** during the period of repairs to my/our vehicle if applicable, my/our solicitor (To be appointed by **YSK AUTO WORKSHOP** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **YSK AUTO WORKSHOP** after deduction of their cost on a solicitor & client basis. **I/WE undertake to co-operate fully with YSK AUTO WORKSHOP and/or my/our solicitor and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/WE undertake to bear repair costs, rental, legal costs and any other indicentals incurred.**
2. If the 3<sup>rd</sup> party claim is unsuccessful or partly successful as the case may be I/we hereby instruct and authorize **YSK AUTO WORKSHOP** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part of in whole then I/WE undertake to pay **YSK AUTO WORKSHOP** the repair costs.
4. In alternative to serial number 2 and 3 above if the 3<sup>rd</sup> party claim fails or is only partly successful then I/WE undertake to pay **YSK AUTO WORKSHOP** the difference in amount of the repair costs.
5. I/WE authorize **YSK AUTO WORKSHOP** to sign all discharge voucher/indemnity forms all necessary documents on my/our behalf in connection with the abovementioned claim.
6. I/WE also authorize **YSK AUTO WORKSHOP** to appoint such a firm of solicitor on my/our behalf as **YSK AUTO WORKSHOP** deem fit for the purpose of thrid party/own insurance claim.
7. 1/WE also undertake not to accept any offer, settlement or monies from third insurer without first communicating with **YSK AUTO WORKSHOP** in writing. And also to inform **YSK AUTO WORKSHOP** and/or the solicitor appointed by **YSK AUTO WORKSHOP** on my/our behalf in the event the 3<sup>rd</sup> party insurer communicate with me/us directly by telephone or in writing.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/WE undertake to either give the said cheque to **YSK AUTO WORKSHOP** or bank into my/our account and re-issue the cheque amount to **YSK AUTO WORKSHOP**.



Signature of Owner

(Company's stamp – if any)

DATE THIS **10** DAY OF **FEB, 2022**



Signature of Witness

Name of Witness:

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNW00255302100      Claim No : SNM22D200997/C02/SKC1302B/LEEPG

Claimant : LOH MENG YAU LAWRENCE

Amount : S\$9,677.45  
SINGAPORE DOLLARS NINE THOUSAND SIX HUNDRED SEVENTY SEVEN  
AND CENTS FORTY FIVE 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. : SJF282C  
Insured Vehicle No. : SKC1302B

Date of Loss : 09/02/2022  
Place of Accident : PASIR RIS STREET 72 MULTI CARPARK TOWARDS MAIN 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 : LIM BEE TIN  
Driver Name : JOLENE TEO JIA XIN

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) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	8,500.00
(3) Loss of Use/Rental/ <del>Earning</del>	S\$	1,170.00
(4) <del>GIA/Police Reports/</del> <del>Investigation Results</del> /Search Fees	S\$	7.45
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL . . . . .	<b>S\$</b>	<b>9,677.45</b>
	=====	

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Claimant Name : LOH MENG YAU LAWRENCE

NRIC No : S7444237D

Signature : 

Date : 23.11.2022



## YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883  
UEN 53311047E

### LKK Auto Consultants Pte Ltd

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

**Tax Invoice** : 202202\_0033  
**Date** : 26/02/2022  
**Vehicle** : SJF282C  
**Make Model** : MAZDA 3  
**Accident Date** : 09/02/2022 19:52 (SGT)  
**Accident Location**: PASIR RIS ST 72

#### Particular

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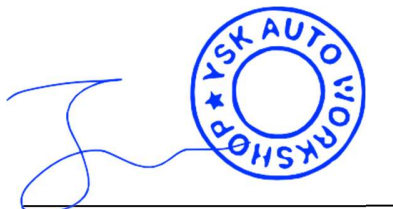
COST OF REPAIR & LABOUR	\$8,500.00
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Singapore Dollars: Eight Thousand Five Hundred Only

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**Total S\$:** 8,500.00

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YSK Auto Workshop

# 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 #: E2202173

Date: 23-02-22

**Bill To:**

YSK Auto Workshop  
For the account of:  
Loh Meng Yau Lawrence  
(Luo MingYao Lawrence)  
S7444237D  
Blk 440C Clementi Avenue 3

**Ship To:**

YSK Auto Workshop  
For the account of:  
Loh Meng Yau Lawrence  
(Luo MingYao Lawrence)  
S7444237D  
Blk 440C Clementi Avenue 3

1

Description	Amount	Job No.
Vehicle Rental for Period 09.02.2022 to 18.02.2022 (Billing for days 9 X \$220.00/per day) (Vehicle No.: SJF282C)	\$1,980.00	SLU61X SR

Your Order #: E19543

		Terms: Net 30th after	GST:	\$129.53
COMMENT	CODE	RATE	GST	SALE AMOUNT
	SR	7%	\$129.53	\$1,850.47
		Total Inv Amt:		\$1,980.00
		Amount Applied:		\$0.00
		Balance Due:		\$1,980.00





# 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

No: E 19543

ROC/GST No: 201609732N

## VEHICLE RENTAL AGREEMENT

YSIC

<b>HIRER'S PARTICULAR</b>		Vehicle No: <u>SLU61X</u> Replace Veh No: <u>STF 282C</u>	
Name: (as in I/C) <u>LOH MENG YIH LAWRENCE</u>		Mileage out:	
NRIC/PASSPORT No: <u>S7444237D</u>		Make & Model: <u>Toyota CAMRY</u> Auto / Manual	
Date of Birth: <u>28 02 1974</u>		OUT : Date <u>09/02/2022</u> Time: <u>9.45pm</u>	
Address (Res): <u>BLK 440C CLEMENTI AVE</u> <u>3 # 33-3D S'12344D</u>		HIRE PERIOD	
Driving Licence No: _____ D/L Type: <u>Local</u> / International		OWN DAMAGE CLAIM Excess S\$	
Issue Date: _____		THIRD PARTY CLAIM Excess S\$	
Tel: (O) _____ HP <u>96859776</u>		<b>CHARGES</b>	
Company Name: _____		Daily <u>9</u> @\$ <u>220.00</u> per day <u>1,980</u> <u>00</u>	
Company UEN: _____		Weekly @\$ _____ per week	
Company Address: _____		Monthly @\$ _____ per month	
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Others @\$ _____	
Name: (as in I/C) _____		Delivery Service	
NRIC/PASSPORT No: _____		GST	
Date of Birth: _____		<b>SUB-TOTAL \$</b>	
Address (Res): _____		<b>PETROL LEVEL</b>	
Driving Licence No: _____ D/L Type: Local / International		Out E 1/4 1/2 3/4 <u>F</u>	
Issue Date: _____		In E 1/4 1/2 3/4 F	
Tel: (O) _____ HP _____		<b>EXTENSION</b>	
<b>VEHICLE CHECK LIST</b>		Misc.	
D - DENTS S - SCRATCHES A - ACCIDENTS		GST <u>Ind 7%</u>	
		<b>TOTAL CHARGES</b> <u>1,980</u> <u>00</u>	
		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>18/2/22</u>	<u>3.26 PM</u>				HIRER'S SIGNATURE



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 09 Feb 2022 / 20:54:34

Receipt Date/Time : 09 Feb 2022 / 20:54:34

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220209-003467

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SKC1302B As at 09 Feb 2022/12:00:00 Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SKC1302B Enquiry Fee 20220209205155898349	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				
	542550XXXXXX2423	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.

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Wednesday, 2 March 2022 13:28  
**To:** SALLYLBT@HOTMAIL.COM; JOLENETEOJIA XIN@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SKC 1302B AND SJF 282C ON 09/02/2022

**Our Ref: CC6/CTI22001304/Aea3**

02 MAR 2022

**LIM BEE TIN / JOLENE TEO JIA XIN**

Dear Sir/Madam,

**ACCIDENT INVOLVING SKC 1302B AND SJF 282C ON 09/02/2022**

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  
*Case Handler*  
DID: 6841 6051  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

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



## EzLyna (LKKAUTO)

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**From:** Cecilia Lee <cecilia.lee@sg.cntaiping.com>  
**Sent:** Friday, 18 November 2022 4:27 PM  
**To:** EzLyna (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: URGENT ! [MANDATE REQUEST] RE: SNM22D200997/C02/SKC1302B/LEEPG / FW: Direct Settlement - Accident Involving SKC1302B (OI : CTI - TBA) AND SJF282C (TP : LKK REF - CC6/CTI22001304/Aea3) on 09/02/2022

[Strictly Confidential]

Dear EzLyna

Please proceed as proposed.

### 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.

Thanks & Best Regards,  
**Cecilia Lee**  
Senior Executive  
Claims Department

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**From:** EzLyna (LKKAUTO) <ezlyna@lkkauto.com>  
**Sent:** Friday, 18 November 2022 2:55 pm  
**To:** Cecilia Lee <cecilia.lee@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** FW:URGENT ! [MANDATE REQUEST] RE: SNM22D200997/C02/SKC1302B/LEEPG / FW: Direct Settlement - Accident Involving SKC1302B (OI : CTI - TBA) AND SJF282C (TP : LKK REF - CC6/CTI22001304/Aea3) on 09/02/2022

[Strictly Confidential]

**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.

[Strictly Confidential]

REMINDER!

Dear Cecilia,

We refer to the above matter and our ex-colleague Ms Asher's email below.

Please find enclosed amended signature on rental agreement. Kindly revert with your approve mandate soonest.

Your ref : SNM22D200997/C02/SKC1302B/LEEPG

We refer to the above matter.

The accident occurred when our insured exit from the slip road 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 " **YSK AUTO WORKSHOP**" at **\$9,947.45 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 17,491.20	\$ 8,500.00
2. Loss of Rental (9days x \$220)	\$ 1,980.00	\$ 1,440.00 (9days x \$160)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 19,478.65	<b>\$ 9,947.45</b>

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.**

Best Regards,

**Ezlyna Eng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [Ezlyna@lkkauto.com](mailto:Ezlyna@lkkauto.com) |

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

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**From:** Asher Sng (LKKAuto)

**Sent:** Wednesday, 10 August 2022 11:44 AM

**To:** Cecilia Lee <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.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: [MANDATE REQUEST] RE: SNM22D200997/C02/SKC1302B/LEEPG / FW: Direct Settlement - Accident Involving SKC1302B (OI : CTI - TBA) AND SJF282C (TP : LKK REF - CC6/CTI22001304/Aea3) on 09/02/2022

Hi Cecilia,

We refer to the email below.

Third party repairer have get the owner to resign the rental agreement as per enclosed.

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | did: 6841-6051 | Mobile: 8839 9816

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

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**From:** Cecilia Lee <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.com)>

**Sent:** Friday, 8 July 2022 10:38

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

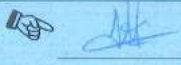
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [MANDATE REQUEST] RE: SNM22D200997/C02/SKC1302B/LEEPG / FW: Direct Settlement - Accident Involving SKC1302B (OI : CTI - TBA) AND SJF282C (TP : LKK REF - CC6/CTI22001304/Aea3) on 09/02/2022

**[Strictly Confidential]**

Dear Asher

We agreed to your proposal, however please clarify why the claimant's signature on rental agreement is not consistent with one in his GIA report.

<b>HIRER'S PARTICULAR</b>		Vehicle No: <u>S1461X</u> Replace Veh No: <u>SIF-83C</u>	
Name: (as in I/C) <u>LCH MENG YAU LAWRENCE</u>		Mileage out:	
NRIC/PASSPORT No: <u>S7444237D</u>		Make & Model: <u>Toronto Camry</u> <input checked="" type="radio"/> Auto <input type="radio"/> Manual	
Date of Birth: <u>28/02/1974</u>		OUT: Date <u>09/02/2022</u> Time: <u>9.45pm</u>	
Address (Res): <u>51K 4406 CLEMENTI AVE</u>		HIRE PERIOD	
<u>3# 33-3D S12344D</u>		OWN DAMAGE CLAIM Excess S\$	
Driving Licence No: _____ D/L Type: <u>Local</u> / International		THIRD PARTY CLAIM Excess S\$	
Issue Date: _____			
Tel: (O) _____ HP <u>96859726</u>			
Company Name: _____			
Company UEN: _____			
Company Address: _____			
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		<b>CHARGES</b>	
Name: (as in I/C) _____		Daily <u>9</u> @ \$ <u>220.00</u> per day <u>1,980.00</u>	
NRIC/PASSPORT No: _____		Weekly @ \$ _____ per week	
Date of Birth: _____		Monthly @ \$ _____ per month	
Address (Res): _____		Others @ \$ _____	
Driving Licence No: _____ D/L Type: Local / International		Delivery Service	
Issue Date: _____		GST	
Tel: (O) _____ HP _____		<b>SUB-TOTAL \$</b>	
		<b>PETROL LEVEL</b>	
		Out E 1/4 1/2 3/4 <u>F</u>	
		In E 1/4 1/2 3/4 F	
		<b>EXTENSION</b>	
		Misc. _____	
		GST <u>Ind 7%</u>	
		<b>TOTAL CHARGES</b> <u>1,980.00</u>	
		Rented out by: _____	
		Hirer's Signature 	
		Additional Driver's Signature _____	

use, disclose and/or process my Personal Information for one or more of the above Purposes; and  
(c) my Personal Information may be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be situated outside of Singapore, for one or more of the above Purposes.

	
Policyholder Signature / Date & Time <u>[Signature]</u> <u>09/02/2022</u>	Driver's Signature (If driver is not the policyholder) / Date & Time <u>[Signature]</u> <u>09/02/2022</u>
Witnessed by Reporting Centre Personnel <u>[Signature]</u>	

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Thanks & Best Regards,  
**Cecilia Lee**  
 Senior Executive  
 Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
 3 Anson Road #15-00 Springleaf Tower Singapore 079909  
 DID: (65) 6389 6530 | 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: Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
 Sent: Friday, 24 June 2022 1:01 pm