



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

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

Dear Sir/ Madam

LETTER OF DEMAND

**ACCIDENT INVOLVING VEHICLE NO SMJ1193M & GBL1340A
ALONG CANBERRA STREET ON 28/02/2022.**

We understand that you are the insurer of vehicle GBL1340A.

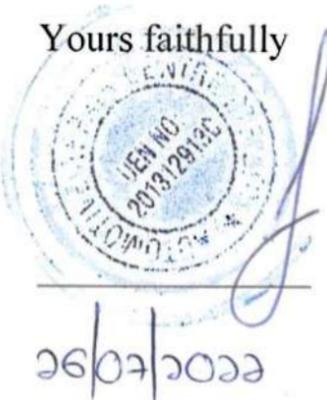
I/We wish to inform you that my/our vehicle SMJ1193M have been completed repairs to my/our satisfaction by M/s AUTOMOTIVE REPAIR CENTRE PTE LTD. I/We therefore propose to claim from your as follows:

1.	Cost of Repair	S\$ 5,403.50 (w/GST 7%)
2.	Loss of Rental (S\$120.00 x total 13 days) * 08 approved days * 02 additional weekends required (survey on Wednesday close to lunch time) * 01 more additional day required (leasing started a day before survey) * 02 more additional days required for recovery work	S\$ 1,669.20 (w/GST 7%)
3.	LTA Search Fee/GIA Reports	S\$ 2.00
	TOTAL	S\$ 7,074.70

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



LETTER OF AUTHORISATION

I/We, Nao Sze Woe ("claimant") of
15A Woodlands Ave 6, #06-16, S738996 (address), owner of SMJ1193M (vehicle no.)
hereby authorize **Automotive Repair Centre Pte Ltd** ("the workshop"), to act on behalf of
me/us with respect to my/our claim for repair costs and/or rental and/or loss of use ("claim")
for my/our vehicle no. SMJ1193M that was damaged pursuant to the accident occurred
on 28/2/22 (date) along Canberra ST (location)
involving vehicle no/s GBL1340A ("the accident").

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

I/We further acknowledge that any settlement the workshop may reach on my/our 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 28 (day) of 2 (month) 2022 (year)



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



Signed by "the workshop"
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNW00029132100 Claim No : SNM22D201429/C02/GBL1340A/LEEPG

Claimant : NEO SZE WEE (LIANG SIWEI)

Amount : **S\$6,582.50**
SINGAPORE DOLLARS SIX THOUSAND FIVE HUNDRED EIGHTY TWO 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. : SMJ1193M
Insured Vehicle No. : GBL1340A

Date of Loss : 28/02/2022
Place of Accident : CANBERRA STREET

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 : ZUZEN FOOD PTE LTD
Driver Name : LARRY TAN HUI SENG

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\$	5,403.50
(3) Loss of Use /Rental/ Earning	S\$	1,177.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	2.00
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL	S\$	6,582.50
	=====	

Claimant Name : Neo sze wee NRIC No : S08A

Signature :  Date : 11/3/2023

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: 00004223
Date: 25/7/2022
Reference: SMJ1193M
Page: 1

No	DESCRIPTION	AMOUNT
1	COST OF REPAIR (L/S)	\$5,050.00
		Sub-Total: \$5,050.00
		GST @ 7%: \$353.50
Customer Signature & Co. Stamp		Amount Due: \$5,403.50

This is an electronically generated invoice, no signature is required



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
NEO SZE WEE 15A WOODLANDS AVENUE 6 #06-16 SINGAPORE 738996

DATE	INVOICE NO.
21/3/2022	A 44229

VHA NO.	DUE DATE	VEH NO.
A 44229	21/3/2022	SMM 8053 Y

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 01 MARCH 2022 TO 14 MARCH 2022 YOUR REF: SMJ 1193 M	13	120.00	1,560.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Paynow UEN: 200106276D Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal		\$1,560.00
	GST @ 7%		\$109.20
	TOTAL		

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg

A subsidiary of **BKW Automobile Pte Ltd**



bizSAFE

BKW RENT A CAR PTE LTD

120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666
 ACRA No: 20-0106276-D GST Reg No: 20-0106276-D

VHA No: **A 44229**

24 HOURS HELPLINE : 6223 1122

VEHICLE HIRING AGREEMENT

Workshop: ARC (W/LAW)

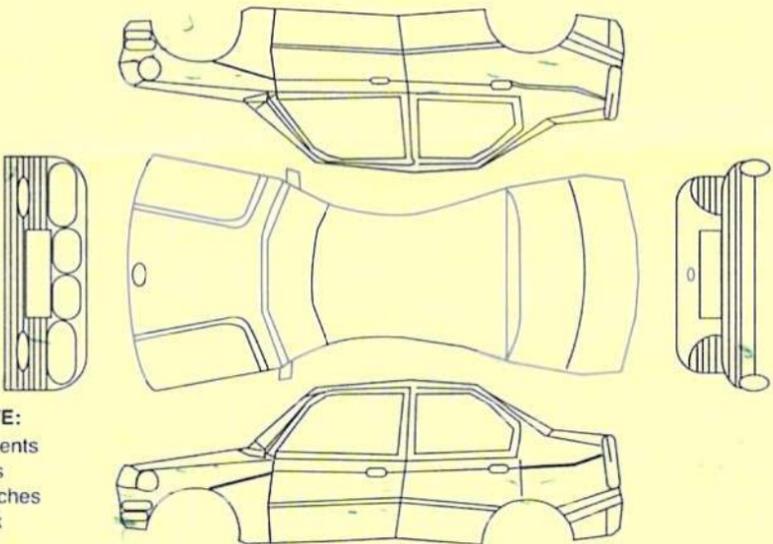
HIRER'S PARTICULARS

Name (as in I/C): NEO SZE WEE
 NRIC/Passport No: [REDACTED] Date of Birth: 20/12/1977
 Address: ISA WOODLANDS AVENUE 6 #06-16 Age: 28
 S(738796)
 Name & Address of Employer: _____
 Occupation: _____ Driving Exp: _____
 Driving Licence No: [REDACTED] Passed Date: 1/1/2003
 D/L Type: Local/Int'l/Others: _____

Hirer's Own Vehicle No: <u>SMJ1193M</u>	Replace Veh No:					
Loan Vehicle No: <u>SMJ 8053-1</u>	VR No:					
Make & Model: _____	Auto/Manual Group: _____					
CHARGES						
Daily <u>13</u> day @ \$ <u>120</u>	Per day \$ <u>1560</u>					
Weekly/Monthly _____ week @ \$ _____	Per week/Monthly _____					
Others						
CDW/PAI @ \$ _____	Per day/Monthly _____					
Delivery/Collection Svc						
GST <u>7%</u> \$ <u>107.22</u>						
OR No: _____	(A) SUB-TOTAL \$ <u>1669.22</u>					
Petrol Level & Surchage	OUT	E	1/4	1/2	3/4	F
	IN					
First _____ km FREE per day	GST					
Excess mileage is chargeable at _____ cents per km	TOTAL CHARGES					

DRIVER'S PARTICULARS

Name (as in I/C): _____
 NRIC/Passport No: [REDACTED] Date of Birth: _____
 Address: _____ Age: _____
 S(_____)
 Occupation: _____ Driving Exp: _____ Yrs _____
 Driving Licence No: [REDACTED] Passed / Expiry Date: _____
 D/L Type: Local/Int'l/Others: _____ Contact No: [REDACTED]



NON WAIVER EXCESS (Subject to GST): \$ 2000 -

ACCESSORIES CHECK

Data Cards Camera Systems Hub Cap Radio / CD Cartridge
 Jack Tyre Opener Petrol Cap Spare Tyre

Hirer's Signature: _____ Additional Driver's Signature: _____

SINGAPORE Use Only

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 amounts 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-wavier excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<u>1/7/20</u>	<u>1405</u>	<u>42502</u>	<u>Paul</u>	

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
<u>14/3/22</u>	<u>1110</u>	<u>43160</u>	<u>Andrew</u>	

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

GBL1340A

Date of Accident

28/02/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **China Taiping Insurance (Sing...**

Period of Insurance **19/03/2021 - 18/03/2022**

Requested By **PONG JIA JUN OSCAR (Autom...**

Requested Date **28/02/2022 14:04**

Payment details

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

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

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 8 November 2022 8:22 AM
To: DEREK.LEONG@ZUZENPL.COM.SG
Subject: ACCIDENT INVOLVING GBL1340A(CHINA TAIPING) AND SMJ1193M AT/ ALONG CANBERRA ST ON 28/02/2022

ZUZEN FOOD PTE. LTD.
DRIVER: LARRY TAN HUI SENG

[By Email Only]

Dear Sir/Madam,

You Ref: GBL1340A
Our Ref: CC6/CTI22001940/Rga3
ACCIDENT INVOLVING GBL1340A(CHINA TAIPING) AND SMJ1193M AT/ ALONG CANBERRA ST ON 28/02/2022

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 SMJ1193M against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. 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)

EzLyna (LKKAuto)

From: Cecilia Lee <cecilia.lee@sg.cntaiping.com>
Sent: Sunday, 5 February 2023 8:35 am
To: EzLyna (LKKAuto)
Cc: Admin A; Hsiao Tong (LKKAuto); Claims Dept of CTI
Subject: RE: {SEEK MANDATE} / SNM22D201429/C02/GBL1340A/LEEPG / FW: Direct Settlement - Accident Involving GBL 1340A (OI : CTI - TBA) and SMJ 1193M (TP : LKK REF - CC6/CTI22001940/g3) on 28/02/2022

Hi EzLyna

Please proceed as proposed. NO Global Sum settlement for this case.

Thanks & Best Regards,

Cecilia Lee

Senior Executive

Claims Department

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From: EzLyna (LKKAuto) <ezlyna@lkkauto.com>
Sent: Monday, 16 January 2023 2:12 pm
To: Cecilia Lee <cecilia.lee@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: {SEEK MANDATE} / SNM22D201429/C02/GBL1340A/LEEPG / FW: Direct Settlement - Accident Involving GBL 1340A (OI : CTI - TBA) and SMJ 1193M (TP : LKK REF - CC6/CTI22001940/g3) on 28/02/2022

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Your ref: OUR REF: SNM22D201429/C02/GBL1340A/LEEPG
LKK ref : CC6/CTI22001940/g3

Dear Cecilia,

ACCIDENT INVOLVING GBL1340A (CHINA TAIPING) AND SMJ1193M (TP) ON 28/02/2022

We refer to the above matter.

It is an accident under BOLA 27, OI rear ended TP's vehicle. We are of the view that liability is on our driver's.

We seek your approval to offer repairer "Automotive Repair Centre Pte Ltd" at \$6,582.50 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
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1. Cost of Repair	\$ 12,485.00	\$ 5,403.50 (inclusive of GST)
2. Loss of Rental (13 days x \$120.00) w GST	\$ 1,669.20	\$ 1,177.00 (11 days x \$100) w GST
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 14,156.20	\$ 6,582.50

Surveyor recommended 8 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 03/01/2023 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Monday, 16 January 2023 2:02 PM

To: Ezlyna (LKKAuto) <ezlyna@lkkauto.com>

Subject: Fw: SNM22D201429/C02/GBL1340A/LEEPG / FW: Direct Settlement - Accident Involving GBL 1340A (OI : CTI - TBA) and SMJ 1193M (TP : LKK REF - CC6/CTI22001940/g3) on 28/02/2022

From: Cecilia Lee Peng Geok <cecilia.lee@sg.cntaiping.com>

Sent: Wednesday, 2 March 2022 12:40 pm

To: Su Li (LKK Auto) <suli@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

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

Subject: RE: SNM22D201429/C02/GBL1340A/LEEPG / FW: Direct Settlement - Accident Involving GBL 1340A (OI : CTI - TBA) and SMJ 1193M (TP : LKK REF - CC6/CTI22001940/g3) on 28/02/2022

Hi LKK

Attached OI SAS & TP VF

Thank you.

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.

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 | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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

Sent: Wednesday, 2 March 2022 12:26 pm

To: suli@lkkauto.com; Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto) <ceciliachong@lkkauto.com>; Cecilia Lee Peng Geok <cecilia.lee@sg.cntaiping.com>

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

Subject: O/R: SNM22D201429/C02/GBL1340A/LEEPG / FW: Direct Settlement - Accident Involving GBL 1340A (OI : CTI - TBA) and SMJ 1193M (TP : LKK REF - CC6/CTI22001940/g3) on 28/02/2022

Dear all,

Please note that officer in charge for this case is Cecilia Lee.

Claim no SNM22D201429/C02/GBL1340A/LEEPG.

Dear Cecilia,

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: 太平狮城 Taiping SG

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From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Tuesday, 1 March 2022 6:13 pm

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

Cc: Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: Direct Settlement - Accident Involving GBL 1340A (OI : CTI - TBA) and SMJ 1193M (TP : LKK REF - CC6/CTI22001940/g3) on 28/02/2022

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Dear Sir / Madam,

We refer to the above matter.

We have received a new assignment from M/s AUTOMOTIVE REPAIR CENTRE PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- **TP GIA report**

Note : no survey done yet.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Cecilia.

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

****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.***

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd