



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 SLE110Y & XD9829L & SFC5648L
ALONG PIE TOWARDS CITY NEAR ENG NEO EXIT ON 02/03/2022.**

We understand that you are the insurer of vehicle XD9829L.

I/We wish to inform you that my/our vehicle SLE110Y 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\$ 18,147.20 (w/GST 7%)
2.	Loss of Rental (S\$100.00 x total 25 days) * 15 approved days * 03 additional weekends required (survey was conducted on a Friday) * 07 additional days required (parts indent from overseas required)	S\$ 2,675.00 (w/GST 7%)
3.	LTA Search Fee/GIA Reports	S\$ 2.00
TOTAL		S\$ 20,824.20

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



07/06/2022

LETTER OF AUTHORISATION

I/We Tan Kai Xiang ("claimant") of
4 Choa Chu Kang Grove #01-10 S 68239 (address), owner of (Vehicle no.) SLE 110Y hereby
authorize **AUTOMOTIVE REPAIR CENTRE PTE LTD** ("the workshop") to act for me with respect to
my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. SLE 110Y that
was damaged pursuant to the accident which occurred on 21/3/22 (date) along
PIE towards PIE near Geyser EXH (location)
involving vehicle no/s XD98292 ("the accident").

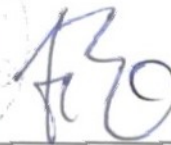
I further authorize the workshop to settle my above-mentioned claim in a manner that they deem fit
and the workshop is further authorized to receive payment further to settlement of my claim with
payment cheque/s being made in favor of the workshop.

I further acknowledge that any settlement the workshop may reach on my 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 2 (day) of 3 (month) 22 (year)



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



Signed by "the workshop"
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNW00138142102 Claim No : SNM22D201507/C02/XD9829L/LEWLC

Claimant : TAN KAI XIANG

Amount : S\$20,289.20

SINGAPORE DOLLARS TWENTY THOUSAND TWO HUNDRED EIGHTY NINE
AND CENTS TWENTY 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. : SLE110Y

Insured Vehicle No. : XD9829L

Date of Loss : 02/03/2022

Place of Accident : PIE TOWARDS CHANGI

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 : PROSPAQ GROUP PTE LTD

Driver Name : QI YUNFEI

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\$	18,147.20
(3) Loss of Use/Rental/ Earning	S\$	2,140.00
(4) CIA/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\$	20,289.20
	=====	

Claimant Name : Tan Kai Xiang.

NRIC No : 129114.

Signature : 

Date : 21/03/2022.

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 of 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: 00004001

Date: 7/6/2022

Reference: SLE110Y

Page: 1

No	DESCRIPTION	AMOUNT
1	COST OF REPAIR	\$16,960.00
Customer Signature & Co. Stamp		Sub-Total: \$16,960.00 GST @ 7%: \$1,187.20 Amount Due: \$18,147.20

This is an electronically generated invoice, no signature is required

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
TAN KAI XIANG 4 CHOACHU KANG GROVE #01-10 SINGAPORE 688239

DATE	INVOICE NO.
11/4/2022	A 44355

	VHA NO.	DUE DATE	VEH NO.
	A 44355	11/4/2022	SMP 1044 D
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 11 MARCH 2022 TO 06 APRIL 2022 YOUR REF: SLE 110 Y	25	100.00	2,500.00
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	\$2,500.00	
	GST @ 7%	\$175.00	
	TOTAL	\$2,675.00	

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 44355**

24 HOURS HELPLINE : 6223 1122

VEHICLE HIRING AGREEMENT

Workshop: **ARC-Town**

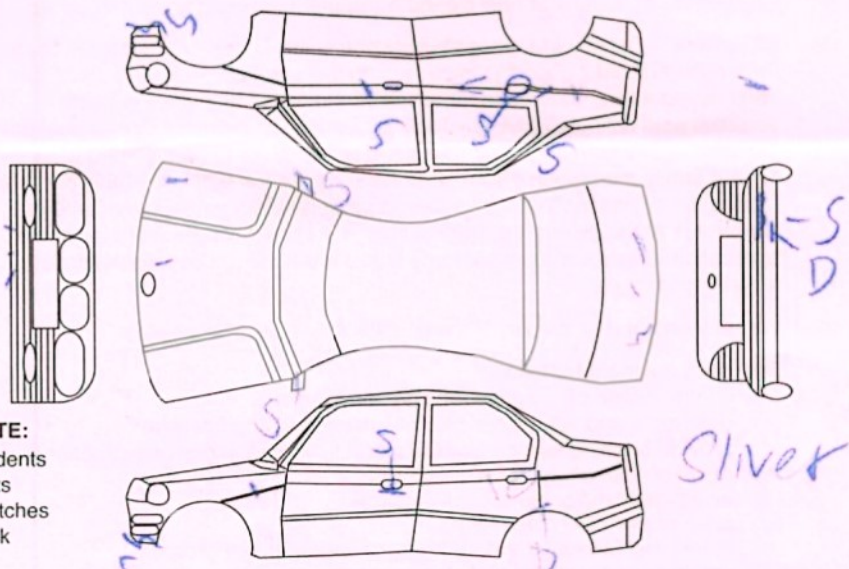
HIRER'S PARTICULARS

Name (as in I/C): **TAN KAI XIANG**
NRIC/Passport No: **[REDACTED]** Date of Birth: **06 May 1980**
Address: **4 CHOA CHU KANG EROVE #01-10** Age: **42**
S(**688239**)
Name & Address of Employer:
Occupation:
Driving Licence No: **[REDACTED]** Driving Exp: **25 JAN 2005**
Passed Date:
D/L Type: Local/Int'l/Others:

Hirer's Own Vehicle No:	SLE110Y	Replace Veh No:	
Loan Vehicle No:	SHIP1044D	VR No:	
Make & Model:	Avante	Auto/Manual Group:	
CHARGES			
Daily	25	day @ \$ 100	Per day \$2500 ✓
Weekly/Monthly		week @ \$	Per week/Monthly
Others			
CDW/PAI	@ \$		Per day/Monthly
Delivery/Collection Svc			
GST 7%			\$175 ✓
OR No:			(A) SUB-TOTAL \$2675 ✓
Petrol Level & Surchage	OUT	E	1/4
	IN		1/2
			3/4
			F
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:



INDICATE:
A - Accidents
D - Dents
S - Scratches
X - Crack

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 : **[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 its 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 an 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
11/3/22	0930	46272	NIK *IC+DL	to Customer.

Hirer's/Driver Signature

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
6/4/22	1000	47279	ANDREW	BLW TILL 5/4/22

Hirer's/Driver Signature

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

XD9829L

Date of Accident

02/03/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance **06/11/2021 - 05/11/2022**

Requested By **Ken Ho Cheng Ming (Automoti...**

Requested Date **02/03/2022 12:40**

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**

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Thursday, 10 March 2022 17:41
To: prospaq@singnet.com.sg
Subject: ACCIDENT INVOLVING SLE 110Y AND XD 9829L ON 02/03/2022
Attachments: TP VIDEO.MP4

Our Ref: CC6/CTI22002029/es3

10 MAR 2022

PROSPAQ GROUP PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING SLE 110Y AND XD 9829L ON 02/03/2022

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

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

EzLyna (LKKAUTO)

From: Jenny Lew <jenny.lew@sg.cntaiping.com>
Sent: Friday, 17 March 2023 3:36 PM
To: EzLyna (LKKAUTO)
Cc: Admin A
Subject: RE: REMINDER! [SEEK MANDATE] DRIVER'S WP & DL / SNM22D201507/C02/XD9829L/LEWLC / FW: Direct Settlement - Accident Involving XD 9829L (OI : CTI - TBA) and SLE 110Y (TP : LKK REF - CC6/CTI22002029/es3) on 02/03/2022

[Strictly Confidential]

Hi Ezlyna

Pls proceed:

1. Cost of Repair	\$ 18,147.20 (inclusive of GST)
2. Loss of Rental (25 days x \$100)	\$ 2,140.00 (20 days X \$100) with GST
3. LTA/GIA Search Fee	\$ 2.00
Total	<u>\$ 20,289.20</u>

Regards,

Jenny Lew
Senior Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6172 | Tel: (65) 6389 6116 | 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: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>
Sent: Wednesday, February 22, 2023 4:05 PM
To: Jenny Lew <jenny.lew@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: FW:REMINDER! [SEEK MANDATE] DRIVER'S WP & DL / SNM22D201507/C02/XD9829L/LEWLC / FW: Direct Settlement - Accident Involving XD 9829L (OI : CTI - TBA) and SLE 110Y (TP : LKK REF - CC6/CTI22002029/es3) on 02/03/2022

[Strictly Confidential]

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[Strictly Confidential]

Dear Jenny,

We refer to our email below.

Please revert with your approval as TP WS is chasing us for settlement. Thank you.

With warmest regards,
Ezlyna

From: EzLyna (LKKAUTO)

Sent: Friday, 18 November 2022 9:40 AM

To: Jenny Lew <jenny.lew@sg.cntaiping.com>; claimsdept@sg.cntaiping.com

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [SEEK MANDATE] DRIVER'S WP & DL / SNM22D201507/C02/XD9829L/LEWLC / FW: Direct Settlement - Accident Involving XD 9829L (OI : CTI - TBA) and SLE 110Y (TP : LKK REF - CC6/CTI22002029/es3) on 02/03/2022

Your ref: SNM22D201507/C02/XD9829L/LEWLC

LKK ref : CC6/CTI22002029/es3

Dear Jenny,

ACCIDENT INVOLVING XD9829L (CHINA TAIPING) AND SLE110Y (TP) ON 02/03/2022

We refer to the above matter.

It is BOLA 28(g)I, OI changed lane hit TP and TP lost control hit by veh C. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "Automotive Repair Centre Pte Ltd" at \$20,289.20 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 44,370.00	\$ 18,147.20 (inclusive of GST)
2. Loss of Rental (25 days x \$100)	\$ 2,675.00	\$ 2,140.00 (20 days X \$100) with GST
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 47,047.00	\$ 20,289.20

Surveyor recommended 15 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 25/08/2022 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: Jenny Lew <jenny.lew@sg.cntaiping.com>

Sent: Wednesday, 9 November 2022 10:40 AM

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

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

Subject: RE: DRIVER'S WP & DL / SNM22D201507/C02/XD9829L/LEWLC / FW: Direct Settlement - Accident Involving XD 9829L (OI : CTI - TBA) and SLE 110Y (TP : LKK REF - CC6/CTI22002029/es3) on 02/03/2022

[Strictly Confidential]

Hi Asher

Received, Thanks.

Kindly keep us updates on the case.

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.

Regards,

Jenny Lew

Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6172 | Tel: (65) 6389 6116 | 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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Tuesday, 8 November 2022 3:46 pm

To: Jenny Lew <jenny.lew@sg.cntaiping.com>

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

Subject: RE: DRIVER'S WP & DL / SNM22D201507/C02/XD9829L/LEWLC / FW: Direct Settlement - Accident Involving XD 9829L (OI : CTI - TBA) and SLE 110Y (TP : LKK REF - CC6/CTI22002029/es3) on 02/03/2022

[Strictly Confidential]

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[Strictly Confidential]

Dear Jenny,

We refer to the above matter and your email below.

Please find enclosed a copy of Work Permit & Driving License of the driver of XD9829L – Mr Qi Yunfei.

Thank you.

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: Jenny Lew <jenny.lew@sg.cntaiping.com>

Sent: Thursday, 6 October 2022 9:45 AM

To: Su Li (LKK Auto) <suli@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: SNM22D201507/C02/XD9829L/LEWLC / FW: Direct Settlement - Accident Involving XD 9829L (OI : CTI - TBA) and SLE 110Y (TP : LKK REF - CC6/CTI22002029/es3) on 02/03/2022

Importance: High

[Strictly Confidential]

Hi Suli/Asher,

Pls advise the status.

Please assist to get the WP & DL , thank you.

Persons or Classes of Persons entitled to drive*

(1) Whilst the vehicle is being used in connection with the Policyholder's business

Any person provided he is in the Policyholder's employ and is driving on their order or with their permission.

(2) Whilst the vehicle is being used for social, domestic or pleasure purposes

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Regards,

Jenny Lew

Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909