



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 SKQ7988J & SMQ5056M
ALONG TAMPINES AVENUE 12 ON 27/05/2022.

We understand that you are the insurer of vehicle SMQ5056M.

I/We wish to inform you that my/our vehicle SKQ7988J 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\$ 4,226.50 (w/GST 7%)
2.	Loss of Rental (S\$120.00 x 05 days) * 05 approved days	S\$ 642.00 (w/GST 7%)
3.	LTA Search Fee/GIA Reports	S\$ 2.00
	TOTAL	S\$ 4,870.50

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



23/06/2022

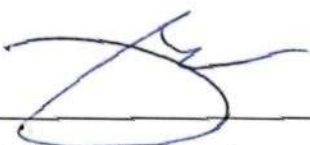
LETTER OF AUTHORISATION

I/We, KANNAN KUNASAYKARAN ("claimant") of
546 PASIR RIS ST 51 #02-17 3(510546) (address), owner of (Vehicle no.) S1CQ7988J 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. S1CQ7988J that
was damaged pursuant to the accident which occurred on 27/05/2022 (date) along
TRAMPINES WVE 10 (location)
involving vehicle no/s S1M05056M ("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 27 (day) of 05 (month) 2022 (year)



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



Signed by "the workshop"
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMHCSNW00013922100 Claim No : SNM22D203726/C02/SMQ5056M/TANCHC

Claimant : KANNAN KUNASAYKARAN

Amount : **S\$4,763.50**
SINGAPORE DOLLARS FOUR THOUSAND SEVEN HUNDRED SIXTY THREE
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. : SKQ7988J
Insured Vehicle No. : SMQ5056M

Date of Loss : 27/05/2022
Place of Accident : TAMPINES AVE 12

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 : LEE CHAI YUN WINNIE
Driver Name : LEE CHAI YUN WINNIE

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\$	4,226.50
(3) Loss of Use /Rental/ Earning	S\$	535.00
(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\$	4,763.50

Claimant Name : KANNAN KUNASAYKARAN NRIC No : SXXXX482G

Signature :  Date : 11/11/2022

*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: 00004076
Date: 23/6/2022
Reference: SKQ7988J
Page: 1

No	DESCRIPTION	AMOUNT
1	COST OF REPAIR (L/S)	\$3,950.00
		Sub-Total: \$3,950.00
		GST @ 7%: \$276.50
Customer Signature & Co. Stamp		Amount Due: \$4,226.50

This is an electronically generated invoice, no signature is required



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
KANNAN S/O KUNASAYKARAN BLK 546 PASIR RIS STREET 51 #02-17 SINGAPORE 510546

DATE	INVOICE NO.
7/6/2022	A 44639

VHA NO.	DUE DATE	VEH NO.
A 44639	7/6/2022	SLL 8515 Z

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 28 MAY 2022 TO 02 JUNE 2022 YOUR REF: SKQ 7988 J	5	120.00	600.00

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	\$600.00
	GST @ 7%	\$42.00
	TOTAL	\$642.00

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



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

24 HOURS HELPLINE : 6223 1122

VHA No: **A 44639**

Workshop: ARC-79

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

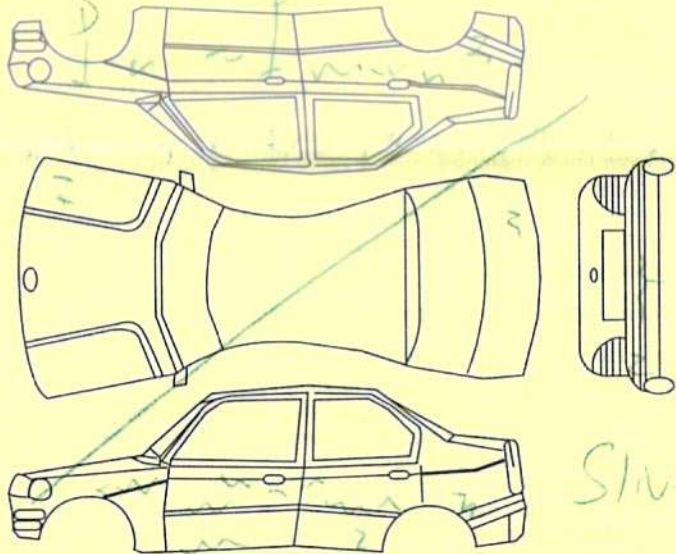
Name (as in I/C) KANNANS/O KUNASAYKARAN
 NRIC/Passport No: [REDACTED] Date of Birth: 8/Jul/1974
 Address: BLK 546 PASIR RIS ST 51 #02-17 Age: S(510546)
 Name & Address of Employer: _____
 Occupation: _____ Driving Exp: _____
 Driving Licence No: [REDACTED] Passed Date: 12 April 1998
 D/L Type: Local/Int'l/Others: _____

Hirer's Own Vehicle No: SKQ7988J Replace Veh No: _____
 Loan Vehicle No: STAR 3096AK VR No: _____
 Make & Model: Auris Auto/Manual Group: _____

CHARGES		\$	cts
Daily	<u>5</u> day @ \$ <u>120</u>	Per day	<u>\$600</u>
Weekly/Monthly	week @ \$ _____	Per week/Monthly	_____
Others			
CDW/PAI	@ \$ _____	Per day/Monthly	_____
Delivery/Collection Svc			
		GST <u>7%</u>	<u>\$42</u>
OR No: _____		(A) SUB-TOTAL	<u>\$642</u>
Petrol Level & Surchage	OUT	E	1/4
	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: _____
 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) \$ 2500/-

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 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 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>28/5/22</u>	<u>1320</u>	<u>104765</u>	<u>NIK</u>	<u>(IC+DL) ✓</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>2/6/22</u>				

Hirer's/Driver Signature

Hirer's/Driver Signature

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SMQ5056M

Date of Accident

27/05/2022



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance **21/11/2021 - 20/11/2022**

Requested By **Ng Keng Guan (Automotive Re...**

Requested Date **27/05/2022 22:55**

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**

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 2 June 2022 11:22 am
To: WINNIE_CHAIYUN@HOTMAIL.COM
Subject: <STANDARD LETTER> ACCIDENT INVOLVING SMQ 5056M & SKQ 7988J ON 27/05/2022

Importance: High

Our Ref: CC6/CTI22005049/Ega3

02 JUNE 2022

LEE CHAI YUN WINNIE

Dear Sir/Madam,

ACCIDENT INVOLVING SMQ 5056M & SKQ 7988J ON 27/05/2022

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 5 days** from the date of this letter together with the Evidence (E.G: Accident video footage / Traffic Police Investigation Result).

Please call us if you have further queries.

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

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.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

Hsiao Tong (LKKAuto)

From: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>
Sent: Friday, 14 October 2022 3:22 PM
To: Cecilia Chong (LKK Auto); Mei Kwan (LKKAuto); Admin A
Subject: RE: OUR REF: SNM22D203726/C02/SMQ5056M/TANCHC & YOUR REF: CC6/CTI22005049/ga3, SKQ7988J, TPP DIRECT SETTLEMENT

Hi Cecilia,

Please proceed as proposed and settle in breakdown.

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.

Regards,

Jacqueline Tan

Senior Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909
Tel: (65) 6389 6116 | F: (65) 6224 7175

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Thursday, 18 August 2022 10:26 am
To: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: OUR REF: SNM22D203726/C02/SMQ5056M/TANCHC & YOUR REF: CC6/CTI22005049/ga3, SKQ7988J, TPP DIRECT SETTLEMENT

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Your ref : **SNM22D203726**

Our ref : CC6/CTI22005049/ga3

Dear Sirs/Madam,

ACCIDENT INVOLVING SMQ 5056M (OI) & SKQ 7988J (TP) ON 27/05/2022

We refer to the above matter.

It is a head-to-rear collision. Liability is not in our driver'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 Third Party repairer " **AUTOMOTIVE REPAIR CENTRE PTE LTD**" at **\$4,763.50** **(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 8,165.81	\$ 4,226.50
2. Loss of Rental (5days x \$128.40)W/GST	\$ 642.00	\$ 535.00 (5days x \$107.00)W/GST
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 8,809.81	<u>\$ 4,763.50</u>

**05 days recommendation for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 27/07/2022 is only for mandate purpose.

For your approval/instruction please.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108



Save the Earth. Print only when necessary.

From: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Sent: Tuesday, 31 May 2022 2:52 pm

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: OUR REF: SNM22D203726/C02/SMQ5056M/TANCHC & YOUR REF: CC6/CTI22005049/ga3, SKQ7988J, TPP DIRECT SETTLEMENT

[PASSWORD SMQ5056M3726](#)

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

NOTICE :

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Regards,

Jacqueline Tan

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6185 | 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: Jacqueline Tan

Sent: Tuesday, 31 May 2022 2:53 PM

To: Meikwan@lkkauto.com; CeciliaChong@lkkauto.com; Admin A <admin-a@lkkauto.com>

Subject: RE: OUR REF: SNM22D203726/C02/SMQ5056M/TANCHC & YOUR REF: CC6/CTI22005049/ga3, SKQ7988J, TPP DIRECT SETTLEMENT

Dear LKK,

Enclosed OI SAS for your necessary action.

***The file has been encrypted with a password which will be sent in a separate email.*

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Regards,

Jacqueline Tan

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6185 | 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: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Sent: Monday, 30 May 2022 4:29 PM

To: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>; Meikwan@lkkauto.com;
CeciliaChong@lkkauto.com; Admin A <admin-a@lkkauto.com>

Subject: OUR REF: SNM22D203726/C02/SMQ5056M/TANCHC & YOUR REF: CC6/CTI22005049/ga3, SKQ7988J, TPP DIRECT SETTLEMENT

WITHOUT PREJUDICE
via EMAIL ONLY

Dear [Jacqueline](#),

Please refer to the below email.

Kindly revert to **LKK Auto on Direct Settlement SKQ7988J** soonest possible

Please contact our claims department **Jacqueline Tan 6389 6185** the officer in charge.

Kindly quote our claim reference number when replying.

NOTICE :

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Thank you

Angie Foo

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, May 30, 2022 11:25 AM
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 SMQ5056M (OI : CTI - TBA) and SKQ7988J (TP : LKK REF - CC6/CTI22005049/ga3) on 27/05/2022

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Dear Sir/ Madam,

We refer to the above matter.

We have received an assignment from TP repairer, M/s Automotive Repair Centre Pte Ltd and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report

Note : no survey done yet.

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 Cecilia.

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

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