



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

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

Dear Sir/ Madam

**LETTER OF DEMAND**

**ACCIDENT INVOLVING VEHICLE NO SGM2292J & SMS1148Y**  
**ALONG UPPER BUKIT TIMAH RD TOWARDS CITY ON 30/06/2022.**

We understand that you are the insurer of vehicle SMS1148Y.

I/We wish to inform you that my/our vehicle SGM2292J 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\$ 2,942.50 (w/GST 7%)
2.	Loss of Rental (S\$120.00 x total 05 days)	S\$ 642.00 (w/GST 7%)
	* 04 approved days	
	* 01 additional weekend required (survey conducted on Thursday)	
	<b>TOTAL</b>	<b>S\$ 3,584.50</b>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



20/07/2022

## LETTER OF AUTHORISATION

I/We, VIKNESHWARAN S/O NANDIAKUMIA ("claimant") of  
101 TECK WHYE LANE #06-400 S(680101) (address), owner of (Vehicle no.) SGM3392J 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. SGM3392J that  
was damaged pursuant to the accident which occurred on 30/06/2022 (date) along  
UPPER BUKIT TIMAH RD TOWARDS CITY (location)  
involving vehicle no/s 3MS11484 ("the accident").

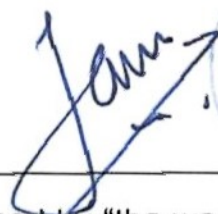
I further authorize the workshop to settle my above-mentioned claim in a manner that they deem fit  
and the workshop is further authorized to receive payment further to settlement of my claim with  
payment cheque/s being made in favor of the workshop.

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 30 (day) of 06 (month) 2022 (year)



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



Signed by "the workshop"  
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNW00072812200 Claim No : SNM22D204578/C02/SMS1148Y/TANCHC

Claimant : VIKNESHWAREN S/O NANDAKUMA

Amount : **S\$3,477.50**  
SINGAPORE DOLLARS THREE THOUSAND FOUR HUNDRED SEVENTY SEVEN  
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. : SGM2292J

Insured Vehicle No. : SMS1148Y

Date of Loss : 30/06/2022

Place of Accident : UPPER BUKIT TIMAH 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 : TEOH LING HUI

Driver Name : TEOH LING HUI

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/ <del>Excess</del>	S\$	2,942.50
(3) Loss of Use/Rental/ <del>Earning</del>	S\$	535.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	
(7) Cost including Disbursement	S\$	
TOTAL . . . . .		<b>S\$ 3,477.50</b>

Claimant Name : VIKNESHWAREN S/O NANDAKUMA NRIC No : 880384447

Signature :  Date : 2/7/2022

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: 00004197

Date: 20/7/2022

Reference: SGM2292J

Page: 1

No	DESCRIPTION	AMOUNT
1	COST OF REPAIR (L/S)	\$2,750.00
Customer Signature & Co. Stamp		Sub-Total: \$2,750.00 GST @ 7%: \$192.50  <b>Amount Due: \$2,942.50</b>

This is an electronically generated invoice, no signature is required



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
VIKNESHWAREN S/O NANDAKUMA BLK 101 TECK WHYE LANE #06-400 SINGAPORE 680101

DATE	INVOICE NO.
13/7/2022	A 44905

	VHA NO.	DUE DATE	VEH NO.
	A 44905	13/7/2022	SMM 8115 C
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 30 JUNE 2022 TO 05 JULY 2022 YOUR REF: SGM 2292 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	
	<b>TOTAL</b>	<b>\$642.00</b>	



# 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 44905**

Workshop: **ARC-TG**

## VEHICLE HIRING AGREEMENT

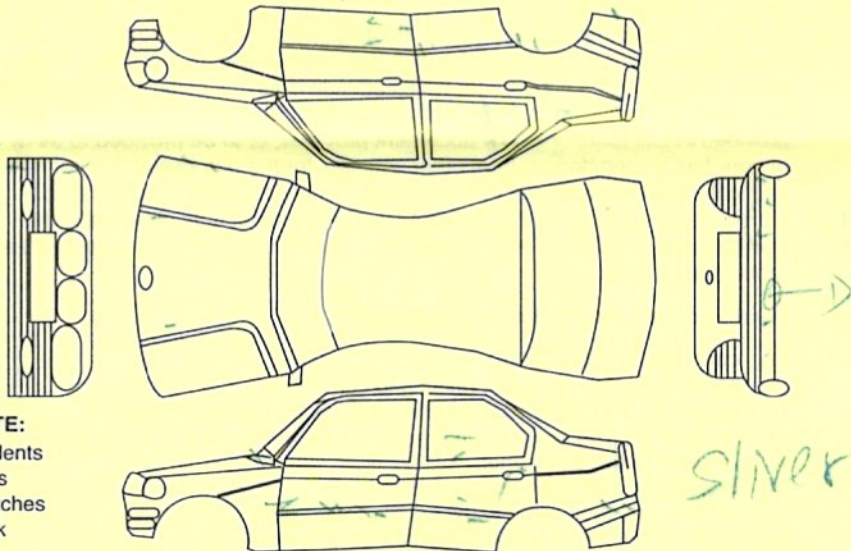
### HIRER'S PARTICULARS

Name (as in I/C): **VIKNEISHWARAN S/O NANDAKUMA**  
NRIC/Passport No: **[REDACTED]** Date of Birth: **13/11/1980**  
Address: **BLK 101 TEOK WAYE LANE #06-400** Age: **42**  
S( **680101** )  
Name & Address of Employer:  
Occupation: Driving Exp:  
Driving Licence No: **[REDACTED]** Passed Date: **27/5/2000**  
D/L Type: Local/Int'l/Others:

### 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]**

Hirer's Own Vehicle No:	Replace Veh No:
Loan Vehicle No: <b>SMM18115C</b>	VR No:
Make & Model: <b>Altis</b>	Auto/Manual Group:
CHARGES : \$ cts	
Daily <b>5</b> day @\$ <b>120</b> Per day	<b>\$600</b>
Weekly/Monthly week @\$ Per week/Monthly	
Others	
CDW/PAI @\$ Per day/Monthly	
Delivery/Collection Svc	
GST <b>7%</b>	<b>\$42</b>
OR No:	(A) SUB-TOTAL <b>\$642</b>
Petrol Level & Surcharge	OUT IN
First _____ km FREE per day	GST
Excess mileage is chargeable at _____ cents per km	TOTAL CHARGES



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 be 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-waiver 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
30/6/22		50319	NIR	IC + DL

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
5/7/22	830	50639	AL	

Hirer's/Driver Signature



## **Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Tuesday, 12 July 2022 08:31  
**To:** TEOHLINGHUI@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SMS 1148Y AND SGM 2292J ON 30/06/2022

**Our Ref: CC6/CTI22006243/Eea3**

12 July 2022

**TEOH LING HUI**

Dear Sir/Madam,

**ACCIDENT INVOLVING SMS 1148Y AND SGM 2292J ON 30/06/2022**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance 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 note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher Sng  
Case Handler  
DID: 6841 6051  
Email: [Ashersng@lkkauto.com](mailto:Ashersng@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

## Asher Sng (LKKAuto)

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**From:** Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>  
**Sent:** Thursday, 6 October 2022 5:29 PM  
**To:** Asher Sng (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: [MANDATE REQUEST] RE: SNM22D204578/C02/SMS1148Y/TANCHC / FW: Direct Settlement - Accident Involving SMS1148Y (OI : CTI - TBA) and SGM2292J (TP : LKK REF - CC6/CTI22006243/Eea3) on 30.06.2022

Dear Asher,

Please proceed as proposed and settle with breakdown.

### **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.

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

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**From:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Sent:** Thursday, 22 September 2022 4:56 pm  
**To:** Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Subject:** [MANDATE REQUEST] RE: SNM22D204578/C02/SMS1148Y/TANCHC / FW: Direct Settlement - Accident Involving SMS1148Y (OI : CTI - TBA) and SGM2292J (TP : LKK REF - CC6/CTI22006243/Eea3) on 30.06.2022

**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.

Your ref : SNM22D204578/C02/SMS1148Y/TANCHC

Our ref : DMPCSNW00072812200

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle. We are of the opinion that BOLA scenario 27 is applicable for this matter. 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 " **AUTOMOTIVE REPAIR CENTRE PTE LTD** " at **\$3,477.50 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 10,098.87	\$ 2,942.50
2. Loss of Rental (w/GST)(5days x \$120)	\$ 642.00	\$ 535.00 (5days x \$100)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 10,742.87	<b>\$ 3,477.50</b>

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 22.09.22 is only for mandate purpose.

**For your approval please.**

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:** Jacqueline Tan <[jacqueline.tan@sg.cntaiping.com](mailto:jacqueline.tan@sg.cntaiping.com)>

**Sent:** Wednesday, 6 July 2022 12:03

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: SNM22D204578/C02/SMS1148Y/TANCHC / FW: Direct Settlement - Accident Involving SMS1148Y (OI : CTI - TBA) and SGM2292J (TP : LKK REF - CC6/CTI22006243/Eea3) on 30.06.2022

[PW 2200SMS1148Y](#)

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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

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**From:** Jacqueline Tan  
**Sent:** Wednesday, 6 July 2022 12:01 pm  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SNM22D204578/C02/SMS1148Y/TANCHC / FW: Direct Settlement - Accident Involving SMS1148Y (OI : CTI - TBA) and SGM2292J (TP : LKK REF - CC6/CTI22006243/Eea3) on 30.06.2022

Hi Mei Kwan,

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

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Sunday, 3 July 2022 4:35 pm  
**To:** Jacqueline Tan <[jacqueline.tan@sg.cntaiping.com](mailto:jacqueline.tan@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)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SNM22D204578/C02/SMS1148Y/TANCHC / FW: Direct Settlement - Accident Involving SMS1148Y (OI : CTI - TBA) and SGM2292J (TP : LKK REF - CC6/CTI22006243/Eea3) on 30.06.2022

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Dear Jacqueline,

We refer to the above matter.

Enclosed for your perusal is:

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

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