

# SM AUTOMOTIVE

Our Ref : SLG852D  
Your Ref : SLN2256A  
Date : 07<sup>th</sup> Sep 2022

1 Kaki Bukit Avenue 6  
Blk C #01-43 Autobay@KB  
Singapore 417883

**CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD**

3 Anson Road #16-00  
Springleaf Tower  
Singapore 079909

**WITHOUT PREJUDICE**

Dear Sirs,

**RE: ACCIDENT INVOLVING SLG852D & SLN2256A AT CHOA CHU KANG WAY X CHOA CHU KANG AVE 4 ON 31.07.2022 @ 21:10HRS**

We are instructed by **ABIDAH BINTE OSMAN MRS MOHAMAD RAZALI** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SLG852D** was damaged by vehicle **SLN2256A** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

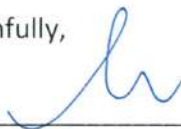
1) Repair Costs (Inc 7% gst)	\$ 6,099.00
2) Loss of Rental for 04 days	\$ 720.00
3) LTA Search Fees	\$ 2.00
	<u>\$ 6,821.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act / Towing Receipt
- 4) Vehicle Rental Agreement (Invoice)

Please let us have your cheque for the sum **\$ 6,821.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,



SM AUTOMOTIVE



# LETTER OF AUTHORISATION

## SM AUTOMOTIVE

Kaki Bukit Avenue 6  
Blk 1 #01-43  
Singapore 417883

Dear Sir,

Accident on

31.07.2022 @ 2110 hrs

Involving Vehicles

SLG852D x SLN2256A

Along

Choa Chu Kang Way x Choa Chu Kang Ave 4

I/We, the registered owner/driver of vehicle registration no: SLG852D  
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, \_\_\_\_\_, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,

Owner's Signature

(Company's stamp if applicable)

Name:

Abidah Binte Osman Mrs Mohamad Razali

NRIC No.:

S7046943Z

Date:

01.8.2022

Assignment

To: SM Automotive (Workshop)

In consideration for your agreement to repair my motor vehicle registration no. SLG852D and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest, costs and expenses (including legal costs / disbursements payable on a party and party basis which are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts / consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive payment shall constitute a good and effectual discharge of the obligations by any party of the aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from accepting any payment.

Dated this 01 day of 08 2021.

Signature :

Name :

ID No. :

Address :

Witness Signature :

Witness Name :

Witness ID :

Witness Address :



WITHOUT PREJUDICE to:  
(a) Insurance Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any inconsistencies  
found in this Discharge Voucher]

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNW00232652104 Claim No : SNM22D205382/C02/SLN2256A/CHNGPW

Claimant : ABIDAH BINTE OSMAN MRS MOHAMAD RAZALI

Amount : **S\$6,501.00**  
SINGAPORE DOLLARS SIX THOUSAND FIVE HUNDRED AND ONE 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. : SLG852D  
Insured Vehicle No. : SLN2256A

Date of Loss : 31/07/2022  
Place of Accident : CHOA CHU KANG WAY

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 : KONG KIM WAI  
Driver Name : KONG KIM WAI

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\$	6,099.00
(3) Loss of Use/Rental/ <del>Earning</del>	S\$	400.00
(4) <del>GIA/Police Reports/</del> 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 . . . . .	<b>S\$</b>	<b>6,501.00</b>
	=====	

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Claimant Name : Abidah binte osman mrs mohammad Razali NRIC No : S7046943Z

Signature :  Date : 16.11.2022



# SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM\_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No: 53231488C GST Reg No : 53231488C

## TAX INVOICE

**CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD**

3 Anson Road #16-00

Springleaf Tower

Singapore 079909

Invoice No : SMPL2209-0146

Date : 7-Sep-22

Date of Accident : 31-Jul-22

Vehicle No. : SLG852D

Model Type : HONDA VEZEL

Client: ABIDAH BINTE OSMAN MRS  
MOHAMAD RAZALI

Descriptions		Amount
Lump Sum Repair Cost		5,700.00
GST 7%		: 399.00
Total		: 6,099.00

SIN DOLLARS: SIX THOUSAND AND NINETY NINE ONLY





福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

SLG 8520  
(SM)

HIRER'S PARTICULARS

If Different From  
Section ①

I/We

of

S

Tel:

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼		33V 7131A		Rental Agreement 合同號碼		No. H 15689	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄				租出日期及時間			
姓名				Date & Time OUT			
Name: Mohamad Razali Bin Sakeyam				01-08-2022 1100HRS.			
地址				交車日期及時間			
Address: Blk 561 Choa Chu Kang North				05-08-2022 1830 HRS.			
6 #04-94				S 680561		4	
居民證/護照號碼		駕駛執照號碼		天		Days	
I/C No./Passport No:		Driving Licence No: S 6807443F		星期		Weeks	
居民證/護照種類		Pass 日期		月		Months	
Type of I/C:/Passport:		Pass Date:		Amount			
出生日期		發出地					
Date of Birth: 22/3/1968		Place of Issue:					
三號保險底金 \$1500/-		一號保險底金 \$2000/-		保險			
a) Third Party Only Policy Excess \$1500/-		b) Comprehensive Policy Excess \$2000/-		Insurance			
車輛必須歸還車主於				總計			
Vehicle Must Be Returned To Owner's Office By:				Total Charge			
備註與付款記錄				按金			
Remarks & Payment Records				Security Deposit			
				總金額			
				Total Payable		8700/-	
				來銀			
				Amount Paid			
				送車/費			
				Delivery Fees			
				收車費用			
				Collection Fees/Misc.			
				超過/小時			
				Extra Hours		@ \$	
出車油箱		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		出車油箱		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
Fuel Tank OUT				Fuel Tank IN			
車牌號碼		1)		起		至	
Vehicle No:				From:		To:	
車牌號碼		2)		起		至	
Vehicle No:				From:		To:	
工具		輪胎		裝飾品		加額費用	
Tools		Spare Tyre		Accessories		Total Additional Charges	
車輛發出人		車輛接收人					
Vehicle Issued By:		Vehicle Collected By:					
NOTE: 註				總計			
租車者或司機必須付所有停車, 違反交通及噴過量黑煙法例負起一切的責任。				Grand Total			
HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.							

租車者不准載沙或石灰  
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE  
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期

Date:

05.8.2022

租車者簽名

Signature of Hirer:

## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SLN2256A

Date of Accident

31/07/2022 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **China Taiping Insurance (Sing...**Period of Insurance ..... **15/11/2021 - 14/11/2022**Requested By ..... **SUKYI CHONG (CHEW MOTOR ...**Requested Date ..... **01/08/2022 11:57**

## 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)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Friday, 30 September 2022 16:45  
**To:** ZHENG.SOON@YAHOO.COM  
**Subject:** ACCIDENT INVOLVING SLN 2256A AND SLG 852D ON 31/07/2022

**Our Ref: CC6/CTI22007429/Aea3**

30 September 2022

**KONG KIM WAI**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLN 2256A AND SLG 852D ON 31/07/2022**

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 Sng  
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:** Adeline Chng <adeline.chng@sg.cntaiping.com>  
**Sent:** Thursday, 10 November 2022 5:45 PM  
**To:** EzLyna (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: SNM22D205382/C02/SLN2256A/CHNGPW / FW: Direct Settlement - Accident Involving SLN2256A (OI : CTI - TBA) AND SLG852D (TP : LKK REF - CC6/CTI22007429/Aea3) on 31/07/2022

[Strictly Confidential]

Dear EzLyna

Please proceed to resolve claim at \$6,501.00.

Please request a copy of rental invoice/receipt.

Please try to avoid offer in global sum.

### **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.

**Thank you.**

**Adeline Chng**  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | 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:** EzLyna (LKKAUTO) <ezlyna@lkkauto.com>  
**Sent:** Wednesday, October 26, 2022 3:20 PM

**To:** Adeline Chng <adeline.chng@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SNM22D205382/C02/SLN2256A/CHNGPW / FW: Direct Settlement - Accident Involving SLN2256A (OI : CTI - TBA) AND SLG852D (TP : LKK REF - CC6/CTI22007429/Aea3) on 31/07/2022

[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]

Your ref: SNM22D205382/C02/SLN2256A/CHNGPW  
LKK ref : CC6/CTI22007429/Aea3

Dear Adeline,

ACCIDENT INVOLVING SLN2256A (CHINA TAIPING) AND SLG852D(TP) ON 31/07/2022

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "SM AUTOMOTIVE" at \$6,501.00 \$(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 16,560.80	\$ 6,099.00 (inclusive GST)
2. Loss of Rental (4 days x \$180)	\$ 720.00	\$ 400.00 (4 days x \$100)
4. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$10,532.00</b>	<b>\$ 6,501.00</b>

Surveyor recommended 5 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 11/10/2022 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](mailto:Ezlyna@lkkauto.com) |  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)