

Our Ref: CT0822/SHB6646S/CK(st)  
Date: 21.10.2022

CHINA TAIPING INSURANCE CO (S)PTE L  
3 ANSON ROAD #16-00  
Singapore 079909

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road Singapore 579701

Attn : Motor Claims Department

**Without Prejudice**

Mainline +65 6383 6280  
Facsimile +65 6280 9755

Dear Sir/Madam

www.cdge.com.sg

Company Registration No: 199506048W

**ACCIDENT ON 24.08.2022 INVOLVING SHB6646S & SMX6613L ALONG PIE TWDS CHANGI BEF LORNIÉ**

**Workshops**

**Braddell**  
205 Braddell Road  
Singapore 579701

**Loyang**  
59 Loyang Drive  
Singapore 508969

**Sin Ming**  
383 Sin Ming Drive  
Singapore 575717

**Pandan**  
45 Pandan Road  
Singapore 609286

**Ubi**  
320 Ubi Road 3  
Singapore 408649

**Sungei Kadut**  
7 Sungei Kadut Way  
Singapore 728791

We are the authorised repair workshop for Comfort Transportation Pte Ltd , the owner of vehicle No SHB6646S, which was involved in the captioned accident with your insured vehicle No SMX6613L.

The vehicle owner and the taxi hirer/driver concerned have requested and authorised us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage of the vehicle.

As the accident was caused by the negligent act of your insured driver, we are submitting these claims for your consideration on behalf of the claimants:

**Taxi Owner's Claim :**

1. Cost of Repairs		S\$	1,551.50
2. Loss of Rental	3 days x S\$ 125.19	S\$	375.57
3. Survey Report Fee		S\$	0.00
4. LTA Search Fee		S\$	0.00
5. GIA / Police Report Fee		S\$	2.00
6. Others		S\$	0.00

**Hirer's Claim :**

1. Loss of Income	3 days x S\$ 80.00	S\$	240.00
2. Others		S\$	0.00

[E&OE] **Total Claims** **S\$ 2,169.07**

A copy each of the following supporting documents marked [X] is enclosed:

<input checked="" type="checkbox"/> Original Repair Bill	<input checked="" type="checkbox"/> Letter of Authority from Owner/Hirer/Operator
<input checked="" type="checkbox"/> GIA/Police Report(s)	<input checked="" type="checkbox"/> Rental Rate Letter
<input checked="" type="checkbox"/> LTA/GIA Search Slip(s)	<input checked="" type="checkbox"/> Downtime/Mileage Record
<input type="checkbox"/> Survey Report / Bill	<input type="checkbox"/> Witness Statement / Accident Scene Photo(s)
<input type="checkbox"/> Driver's IC/DL/VL / Road Tax / Log Card / Certificate of Insurance	
<input type="checkbox"/> Tow Chit / PIR / Hirer's IRAS / Others :	

Kindly look into the matter and let us hear from you on the settlement of our clients' claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours sincerely

Catherine Koh

CDGE Claims Department

DID: 62148733

FAX: -

Email: catherinekoh@cdge.com.sg

This is a computer-generated letter. No signature is required.

A member of

**LETTER OF AUTHORISATION**

(NAF / PAF)

**ACCIDENT INVOLVING  
ALONG****Hyundai Ioniq SHB6646S , SMX6613L  
PIE TWDS CHANGI BEF LORNIE****ON 24-Aug-22 07:45**

I / We

**TAN EK PU**(Hirer) NRIC No.: **SXXXX480I**

and/or

(Relief) NRIC No.: **SXXXX480I**

Taxi Number

**SHB6646S**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of earning (Pending successful recovery), loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date

**24-Aug-2022**

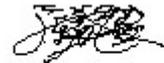
Name of Hirer

**TAN EK PU**

Hirer NRIC

**SXXXX480I**

Signature :



Address

**204 PETIR ROAD #08-627  
670204**

Contact No.

**90740463**

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMHCSNW00014012200 Claim No : SNM22D205971/C02/SMX6613L/LEEPG

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : S\$1,991.48
SINGAPORE DOLLARS ONE THOUSAND NINE HUNDRED NINETY ONE AND
CENTS FORTY EIGHT 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. : SHB6646S
Insured Vehicle No. : SMX6613L

Date of Loss : 24/08/2022
Place of Accident : CHANGI BEFORE LORNIE

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 : PHILIP NG TECK SENG
Driver Name : PHILIP NG TECK 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.

Table with 2 columns: Description and Amount. Rows include General Damages, Cost of Repair/Excess, Loss of Use/Rental/Earning, GIA/Police Reports/Investigation Results/Search Fees, Medical Reports/Expenses, Survey Fees/P.T. Fees, and Cost including Disbursement. Total amount is S\$ 1,991.48.

Claimant Name : Comfort Transportation Pte Ltd NRIC No : 1XXXXX821R

Signature : [Handwritten Signature] Date : 12.12.2022

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508969

Please forward your payment to
COMFORTDELGRO ENGINEERING PTE LTD

"The contents of this document apply to
vehicle damages only. All personal injuries
and damages arising therefrom are excluded
from the ambit and application of this document"

**Workshops**

GST REG. NO. M2-8921817-3

**TAX INVOICE**

8010012

CHINA TAIPING INSURANCE CO (S)PTE LTD  
SPRINGLEAF TOWER

3 ANSON ROAD #16-00  
SINGAPORE 079909

CONTACT NO: 62222366

**VEHICLE NO**  
SHB6646S

**MAKE**  
HYUNDAI

**MODEL**  
IONIQ(G2)

**DATE OF REG**  
30.10.2018

**CHASSIS CODE**  
KMHC851CVKU115015

**NO/DATE**  
92520974 19.10.2022

**JOB NO.**  
305527526

**ODOMETER READING**

**JOB TYPE**

Description : 3P 24.08.2022

**Invoice for Lump Sum Repair**

Total Lump Sum Repair Amt		1,450.00
Add GST @ 7.000 %		101.50
<b>Total Invoice amount</b>		<b>1,551.50</b>

Issued by : KATHERINETAN 19.10.2022 13:40:47  
Repair Type : CLSO/57/57  
Payment Type/Term : /Credit 30 days

1) WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR LOSS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVER AND TRAVEL AT OWNERS RISK.  
2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SIGN I WITHIN 7 DAYS FROM EACH EFFECTIVE OF NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED AS SUCH.  
3) INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN SUBJECT OF ANY AMOUNTS DUE REMAINING TO COMPANY BY THE CUSTOMER AND NOT PAID BY THE DUE DATE OF PAYMENT AS SET BY OUR BANK FROM THE INVOICE FOR THE PERIOD OF DEFALC.  
4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCY WITHIN 7 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd

Head Office:  
205 Braddell Road  
Singapore 579701

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No

Kindly note that no receipt shall be issued unless requested.

**CUSTOMER'S COPY**

Our Ref: CT22080394

Date: 19 October 2022



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON                    24/08/2022    @   07:45 hrs  
ALONG                            PIE TWDS CHANGI BEF LORNIE  
INVOLVING                    SMX6613L

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB6646S** (the "Taxi"). The Taxi was hired to **TAN EK PU IC NO SXXXX480I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** per day (inclusive of GST).

Please be advised that the Taxi was insured with **AXA Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Philip Chia  
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER
				FROM	TO		
20-8-22	JAL	526	267	1720	0430		
21-8-22	JAL	526	377	0620	1910		
22-8-22	JAL	527	112	0620	1700		
22-8-22	JAL	527	193	1830	0250		
23-8-22	JAL	527	125	0615	1700		
23-8-22	JAL	527	284	1850	0900		
24-8-22	Accident	527	73	0630	0900		
24-08-22	Standard Report	527	666S	0900			
26-08-22	Standard Report	527			1700		
2020-08-22							
2020-08-22							



INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SMX6613L

Date of Accident

24/08/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance ..... **10/08/2022 - 09/08/2023**

Requested By ..... **Por Moy Juan (COMFORTDELG...**

Requested Date ..... **24/08/2022 10:20**

**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**

SMB 66462

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 7 September 2022 2:14 PM  
**To:** 1967.PHILIP@GMAIL.COM  
**Subject:** Claim Notification - ACCIDENT INVOLVING SMX6613L(CHINA TAIPING) AND SHB6646S AT/ALONG PIE TOWARDS CHANGI BEFORE LORNIE ROAD ON 24/08/2022

07 Sept 2022

**PHILIP NG TECK SENG**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMX6613L**

**Our Ref: CC3/CTI22008637/Tpa3**

**ACCIDENT INVOLVING SMX6613L(CHINA TAIPING) AND SHB6646S AT/ALONG PIE TOWARDS CHANGI BEFORE LORNIE ROAD ON 24/08/2022**

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 SHB6646S against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

## Hsiao Tong (LKKAuto)

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**From:** Cecilia Lee <cecilia.lee@sg.cntaiping.com>  
**Sent:** Saturday, 26 November 2022 7:19 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: [SEEK MANDATE] - SNM22D205971/C02/SMX6613L/LEEPG / RE: Direct Settlement - Accident Involving SMX6613L (OI : CTI - TBA) and SHB6646S (TP : LKK REF - CC3/CTI22008637/Tpa3) on 24/08/2022

Dear Hsiao Tong,

Please proceed as proposed.

### **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.

Thanks & Best Regards,  
**Cecilia Lee**  
Senior Executive  
Claims Department

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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Sunday, 6 November 2022 11:38 am  
**To:** Cecilia Lee <cecilia.lee@sg.cntaiping.com>  
**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** [SEEK MANDATE] - SNM22D205971/C02/SMX6613L/LEEPG / RE: Direct Settlement - Accident Involving SMX6613L (OI : CTI - TBA) and SHB6646S (TP : LKK REF - CC3/CTI22008637/Tpa3) on 24/08/2022

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Your ref: **SNM22D205971/C02/SMX6613L/LEEPG**  
LKK ref : CC3/CTI22008637/Tpa3q2

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SMX6613L(CHINA TAIPING) AND SHB6646S(TP) ON 24/08/2022**

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 "**COMFORTDELGRO ENGINEERING PTE LTD**" at **\$2,079.07(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 3,445.66	\$ 1,551.50 (\$1,450.00 + 7%GST)
2. Loss of Rental (3days x \$125.19)	\$ 375.57	\$ 375.57 (3days x \$125.19)
3. Loss of Income (3days x \$80.00)	\$ 240.00	\$ 150.00 (3days x \$50.00)
4. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$ 4,063.23</b>	<b>\$ 2,079.07</b>

Surveyor recommended 2days for repair + 1PRS = 3days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 25/10/2022 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

**Best Regards,**

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: -

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

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**From:** Cecilia Lee <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.com)>

**Sent:** Monday, 5 September 2022 2:42 pm

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

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SNM22D205971/C02/SMX6613L/LEEPG / RE: Direct Settlement - Accident Involving SMX6613L (OI : CTI - TBA) and SHB6646S (TP : LKK REF - CC3/CTI22008637/Tpa3) on 24/08/2022

Hi LKK

Further to email below. Attached OI VF

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Thanks & 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](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平狮城 Taiping SG

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**From:** Cecilia Lee

**Sent:** Monday, 5 September 2022 2:40 pm

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

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SNM22D205971/C02/SMX6613L/LEEPG / RE: Direct Settlement - Accident Involving SMX6613L (OI : CTI - TBA) and SHB6646S (TP : LKK REF - CC3/CTI22008637/Tpa3) on 24/08/2022

Hi Sir/Madam

Attached SAS.

Password will be sent via separate email.

Thanks & Regards

Cecilia Lee

---

**From:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Sent:** Monday, 5 September 2022 2:21 pm

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Cecilia Lee <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** O/R: SNM22D205971/C02/SMX6613L/LEEPG / RE: Direct Settlement - Accident Involving SMX6613L (OI : CTI - TBA) and SHB6646S (TP : LKK REF - CC3/CTI22008637/Tpa3) on 24/08/2022

Dear all,

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

Claim no SNM22D205971/C02/SMX6613L/LEEPG.

Dear Cecilia,

Pls revert LKK.

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Thank you

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](http://www.sg.cntaiping.com) | FB: [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | WeChat: 太平狮城 Taiping SG

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

**Sent:** Monday, 5 September 2022 9:23 am

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving SMX6613L (OI : CTI - TBA) and SHB6646S (TP : LKK REF - CC3/CTI22008637/Tpa3) on 24/08/2022

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Dear Sir/ Madam,

We refer to the above matter.

We have inspected TP vehicle SHB 6646S at M/s ComfortDelGro Engineering Pte Ltd (Loyang) on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

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

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com)

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