

SM AUTOMOTIVE

Our Ref : GBH9782B
Your Ref : SLD6007D
Date : 08th Nov 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 GBH9782B & SLD6007D AT CHOA CHU KANG AVE 6 SLIP ROAD BRICKLAND ROAD ON 15.09.2022 @ 17:30HRS

We are instructed by **MUM'S KITCHEN CATERING PTE LTD** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **GBH9782B** was damaged by vehicle **SLD6007D** 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)	\$ 3,852.00
2) Loss of Use for 04 days [10 feet box lorry]	\$ 720.00
3) LTA Search Fees	\$ 2.00
	<u>\$ 4,574.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act

Please let us have your cheque for the sum **\$ 4,574.00** 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 15.09.22 @ 1730hrs
Involving Vehicles GBH9782B x SLD6009D
Along Chou Chu kang Ave 6 slip road Brickland Road

I/We, the registered owner/driver of vehicle registration no: GBH9782B
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,

Wang Bo
Owner's Signature
(Company's stamp if applicable)

Name: Mum's Kitchen catering pte Ltd
NRIC No.: 2009174084
Date: 27/09/2022



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 : DMPCSNW00157882200 Claim No : SNM22D206626/C02/ SLD6007D/CHNGPW

Claimant : MUM'S KITCHEN CATERING PTE LTD

Amount : **S\$4,214.00**
SINGAPORE DOLLARS FOUR THOUSAND TWO HUNDRED FOURTEEN 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. : GBH9782B
Insured Vehicle No. : SLD6007D

Date of Loss : 15/09/2022
Place of Accident : CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND 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 : FRANCESCA ANN TAN SILING
Driver Name : FRANCESCA ANN TAN SILING

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\$	3,852.00
(3) Loss of Use/ Rental/Earning	S\$	360.00
(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\$ 4,214.00

Claimant Name: Mum's Kitchen Catering Pte Ltd

NRIC No : 2009174084

Signature : 

Date : 03/03/2023



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 : SMPL2211-0202

Date : 8-Nov-22

Date of Accident : 15-Sep-22

Vehicle No. : GBH9782B

Model Type : TOYOTA DYNA

Client: MUM'S KITCHEN CATERING PTE LTD

Descriptions		Amount
Lump Sum Repair Cost		3,600.00
GST 7%		252.00
Total		3,852.00

SIN DOLLARS: THREE THOUSAND EIGHT HUNDRED AND FIFTY TWO ONLY



INSURER ENQUIRY

Find

insurer

Vehicle reg. no.

SLD6007D

Date of Accident

15/09/2022 𠄎

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance China Taiping Insurance (Sing...

Period of Insurance 30/06/2022 - 29/06/2023

Requested By SUKYI CHONG (CHEW MOTOR ...

Requested Date 16/09/2022 13:36

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**

Type text here

Hsiao Tong (LKKAUTO)

From: Tan Siling Francesca Ann <francescaanntan@fyics.org>
Sent: Wednesday, 1 March 2023 10:54 AM
To: Hsiao Tong (LKKAUTO)
Subject: Re: Claim Notification - ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B AT/ALONG CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND ROAD ON 15/09/2022

Hi,

Thank you for the update and following up on the case, appreciate it. Noted that settlement will be made and the case will proceed to close.

Thanks and regards,
Francesca

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, 1 March 2023 8:56 am
To: Tan Siling Francesca Ann <francescaanntan@fyics.org>
Subject: RE: Claim Notification - ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B AT/ALONG CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND ROAD ON 15/09/2022

Dear Sirs,

For an update, our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third-Party vehicle is consistent to the nature of accident as reported. The final claim amount including repair cost, rental fee & disbursement will be at \$4,214.00.

We will therefore proceed settlement and close case.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Tan Siling Francesca Ann <francescaanntan@fyics.org>
Sent: Thursday, October 6, 2022 3:04 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B AT/ALONG CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND ROAD ON 15/09/2022

Dear Hsiao Tong,

Noted thank you for clarifying. Pls keep me updated on the outcome, thanks.

Thanks and regards,
Francesca

Get [Outlook for iOS](#)

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Thursday, October 6, 2022 11:39:29 AM

To: Tan Siling Francesca Ann <francescaanntan@fyics.org>

Subject: RE: Claim Notification - ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B AT/ALONG CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND ROAD ON 15/09/2022

Dear Francesca,

We, LKK Auto Consultants Pte Ltd are appointed by your car insurer China Tailing as loss adjuster/surveyor to deal with third party claim. Our objective is to deal and negotiate with third party motor claimants on insurer's behalf, with a view to derive an amicable settlement through numerous negotiations with third party claimants. Our Principal, the insurer will pay us settling fee after claim settlement for the service rendered in accordance with the agreement reached between us.

We will update you on the final claim amount after our surveyor completed assessment.

Hope the above clarified.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Tan Siling Francesca Ann <francescaanntan@fyics.org>

Sent: Wednesday, 5 October 2022 10:30 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B AT/ALONG CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND ROAD ON 15/09/2022

Hi Hsiao Tong,

Noted that you'll be our case handler to negotiate the third-party claim.

Would like to clarify what your role is and know how much the claim is? We've not been contacted by the third party of the amount.

Thanks and regards,
Francesca

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Wednesday, October 5, 2022 9:18:18 PM

To: Tan Siling Francesca Ann <francescaanntan@fyys.org>

Subject: Claim Notification - ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B AT/ALONG CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND ROAD ON 15/09/2022

FRANCESCA ANN TAN SILING

[By Email Only]

Dear Sir/Madam,

You Ref: SLD6007D

Our Ref: CC6/CTI22009709/Apa3

ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B AT/ALONG CHOA CHU KANG AVE 6 TURNING INTO BRICKLAND ROAD ON 15/09/2022

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 GBH9782B 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 | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 6 March 2023 8:33 AM
To: 'Adeline Chng'
Cc: Admin A
Subject: RE: [SEEK MANDATE]- SNM22D206626/C02/ SLD6007D/CHNGPW & YOUR REF: GBH9782B TO CONDUCT PRS D.O.A: 15.09.2022

Dear Sirs,

For an update, we have settled the matter at **\$4,214.00(all-in)** with third party. The breakdown is as follows: -

1. Cost of Repair (WITH GST)	\$ 3,852.00
2. Loss of Use (4days x \$90.00)	\$ 360.00
3. LTA/GIA Search Fee	\$ 2.00
Total	\$ 4,214.00

We will proceed to close file and submit all the relevant documents to your good office once it is ready.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Adeline Chng <adeline.chng@sg.cntaiping.com>
Sent: Wednesday, February 22, 2023 8:58 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [SEEK MANDATE]- SNM22D206626/C02/ SLD6007D/CHNGPW & YOUR REF: GBH9782B TO CONDUCT PRS D.O.A: 15.09.2022

[Strictly Confidential]

Without Prejudice, Save as to Costs

Dear Hsiao Tong

Please proceed to resolve claim up to \$4,334.00.

Please negotiate LOU started from \$90 per day up to \$120 per day and try not to settle in global sum.

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 | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 Taiping SG

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From: Adeline Chng

Sent: Thursday, February 9, 2023 3:08 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

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

Subject: RE: [SEEK MANDATE]- SNM22D206626/C02/ SLD6007D/CHNGPW & YOUR REF: GBH9782B TO CONDUCT PRS D.O.A: 15.09.2022

Without Prejudice, Save as to Costs

Dear Hsiao Tong

Waiting for mandate. Will revert once approved

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 | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 Taiping SG

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, February 9, 2023 2:49 PM
To: Adeline Chng <adeline.chng@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [SEEK MANDATE]- SNM22D206626/C02/ SLD6007D/CHNGPW & YOUR REF: GBH9782B TO CONDUCT PRS D.O.A: 15.09.2022

[Strictly Confidential]

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[Strictly Confidential]

Dear Sirs,

Please advise your mandate/ instruction as third party is chasing.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 17 January 2023 2:48 PM
To: Adeline Chng <adeline.chng@sg.cntaiping.com>
Cc: claimsdept@sg.cntaiping.com; Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE]- SNM22D206626/C02/ SLD6007D/CHNGPW & YOUR REF: GBH9782B TO CONDUCT PRS D.O.A: 15.09.2022

Your ref: **SNM22D206626/C02/ SLD6007D/CHNGPW**

LKK ref : CC6/CTI22009709/Apa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING SLD6007D(CHINA TAIPING) AND GBH9782B(TP) ON 15/09/2022

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 **\$4,454.00(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 19,454.95	\$ 3,852.00 (\$3,600.00 + 7%GST)
2. Loss of Use (4days x \$180.00)	\$ 720.00	\$ 600.00 (4DAYS X \$150.00)
3. LTA/ GIA SEARCH FEE	\$ 2.00	\$ 2.00
Total	\$ 20,176.95	<u>\$ 4,454.00</u>

Surveyor recommended 4days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 03/01/2023 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

-----Original Message-----

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 1 December 2022 9:28 AM

To: Adeline Chng <adeline.chng@sg.cntaiping.com>

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

Subject: RE: SNM22D206626/C02/ SLD6007D/CHNGPW & YOUR REF: GBH9782B TO CONDUCT PRS D.O.A:
15.09.2022

Dear Sirs/ Mdm,

Enclosed for your perusal is: -

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

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Adeline Chng <adeline.chng@sg.cntaiping.com>

Sent: Tuesday, 4 October 2022 2:50 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: SNM22D206626/C02/ SLD6007D/CHNGPW & YOUR REF: GBH9782B TO CONDUCT PRS D.O.A:
15.09.2022

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