

# SM AUTOMOTIVE

Our Ref : SNG1196J  
Your Ref : SLR9176E  
Date : 22<sup>th</sup> 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 SNG1196J & SLR9176E AT BKE(PIE) ON 01.10.2022 @ 10:35HRS**

We are instructed by **CHEN TING TING** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SNG1196J** was damaged by vehicle **SLR9176E** 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)	\$ 20,009.00
2) Loss of Rental for 10 days	\$ 2,200.00
3) LTA Search Fees	\$ 2.00
	<u>\$ 22,211.00</u>

A copy each of the following supporting document is enclosed:

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

Please let us have your cheque for the sum **\$ 22,211.00** 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

01.10.2022 @ 1035hrs

Involving Vehicles

SN91196J & SR9176B

Along

BKE (PIE)

I/We, the registered owner/driver of vehicle registration no: SN91196J  
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:

Chen Ting Ming

NRIC No.:

G36549047

Date:

01.10.2022



**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 : DMPCSNW00030142200 Claim No : SNM22D207030/C02/SLR9176E/LEWLC

Claimant : CHEN TING TING

Amount : **S\$21,211.00**  
SINGAPORE DOLLARS TWENTY-ONE THOUSAND TWO HUNDRED ELEVEN  
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. : SNG1196J  
Insured Vehicle No. : SLR9176E

Date of Loss : 01/10/2022  
Place of Accident : BKE TWDS PIE

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 : LIM GUO LIANG  
Driver Name : LIM GUO LIANG

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\$	20,009.00
(3) Loss of Use/Rental/ <del>Earning</del>	S\$	1,200.00
(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>21,211.00</b>
	=====	

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Claimant Name: Chen Ting Ting

NRIC No : 636549041

Signature : 

Date : 19.04.2023



# 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

Client: CHEN TING TING

Invoice No : SMPL2211-0213

Date : 22-Nov-22

Date of Accident : 1-Oct-22

Vehicle No. : SNG1196J

Model Type : Toyota Alphard

Descriptions			Amount
Lump Sum Repair Cost			18,700.00
GST 7%		:	1,309.00
Total		:	20,009.00

SIN DOLLARS: TWENTY THOUSAND AND NINE DOLLAR ONLY







## Invoice

SNG1196J  
HAN TECK CHOU

Invoice No : GPLIN0002992  
Invoice Date : 11/10/2022  
Due Date : 11/10/2022  
VHA No : 3364  
Referral ID : S019

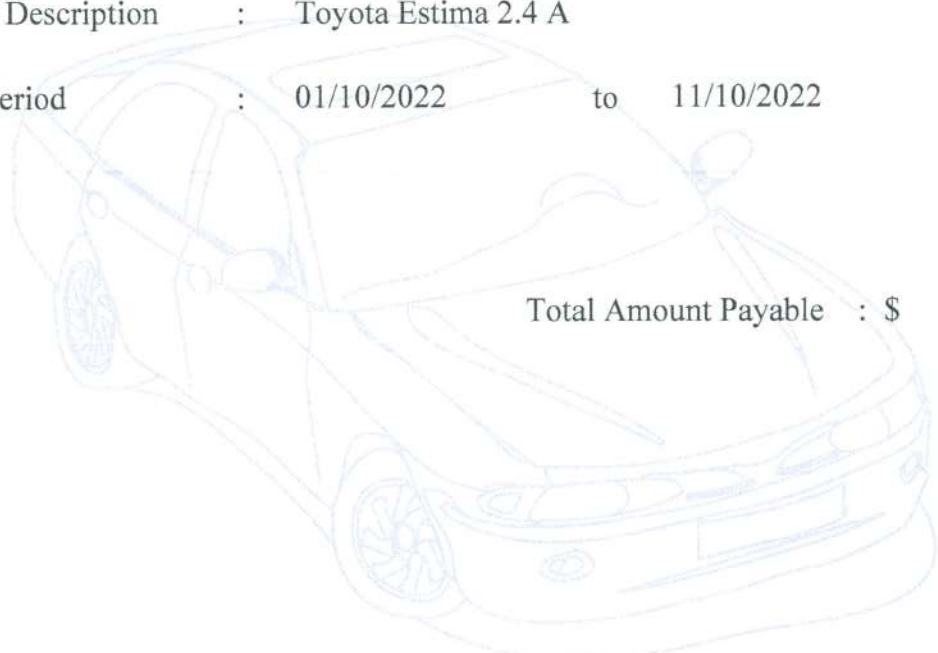
Description :	Amount
Rental for 10 Day/s @ \$220 per Day \$	2,200.00

Vehicle No : SLR8224G

Vehicle Description : Toyota Estima 2.4 A

Rental Period : 01/10/2022 to 11/10/2022

Total Amount Payable : \$ 2,200.00





# GOOD WAY RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875  
Tel: 6315 8479 H/P: 9833 0807

VHA No: 3364 SM

Invoice No :

Hirer's Vehicle No :

UEN: 201505120D

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULARS

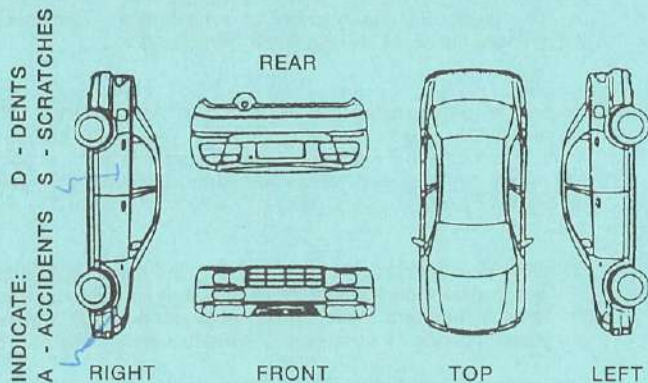
Name: (as in I/C) Chan Teck Chuan  
NRIC / FIN No: S7506545J  
Address (Res): Blk 19 Marsiling Lane #03-287  
Singapore 730019  
Name & Address of Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Singapore Driving Licence No: \_\_\_\_\_  
Issue Date: \_\_\_\_\_ Date of Birth: 15-02-1975  
Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP: \_\_\_\_\_

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_  
NRIC / FIN No: \_\_\_\_\_  
Address (Res): \_\_\_\_\_  
Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Singapore Driving Licence No: \_\_\_\_\_  
Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ H/P: \_\_\_\_\_

### VEHICLE CHECK LIST



### MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: \_\_\_\_\_

Vehicle No: SLR 82246 Replace Veh No: \_\_\_\_\_  
Mileage Out: 86136 Mileage Out: \_\_\_\_\_  
Make & Model: TOYOTA ESTIMA 2.4A Auto / Manual  
Out : Date 11/10/22 Time: 1445 HRS  
HIRE / PERIOD EXPIRY \_\_\_\_\_ Time: \_\_\_\_\_  
NON-WAIVER EXCESS=\$ 3000/-

### CHARGES

	Daily	Weekly	Monthly	Hours	Extension
@\$	<u>220</u>				
per day		per week	per month	per hour	
	<u>\$2200 -</u>				

Delivery/Collection Service \_\_\_\_\_

### SUB-TOTAL \$

### PETROL LEVEL

Out	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
In	E	1/8	1/4	3/8	1/2	5/8	<u>3/4</u>	7/8	F

Fuel \_\_\_\_\_  
Traffic / Parking Fines \_\_\_\_\_

### TOTAL CHARGES \$

Hirer's Signature \_\_\_\_\_

Additional Driver's Signature \_\_\_\_\_

I have read and agree to the terms and condition on both sides of the 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 given GOOD WAY RENT-A-CAR PTE LTD in connection with this agreement is true.

### \*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY GOOD WAY RENT-A-CAR PTE LTD.

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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO GOOD WAY 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
11/10/22	1200h	87125			




## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SLR9176E

Date of Accident

01/10/2022 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **China Taiping Insurance (Sing...**Period of Insurance ..... **01/03/2022 - 28/02/2023**Requested By ..... **SUKYI CHONG (CHEW MOTOR ...**Requested Date ..... **01/10/2022 14:45****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**



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 9 February 2023 3:43 PM  
**To:** guo\_liang89@hotmail.com  
**Subject:** ACCIDENT INVOLVING SLR9176E(CHINA TAIPING) / SNJ1196J/ OTHERS AT/ ALONG BKE TWRDS PIE (EXIT 1 CHANGI AIRPORT) ON 01/10/2022

**LIM GUO LIANG**

[By Email Only]

Dear Sir/Madam,

**You Ref: SLR9176E**

**Our Ref: CC6/CTI22009995/Apa3**

**ACCIDENT INVOLVING SLR9176E(CHINA TAIPING) / SNJ1196J/ OTHERS AT/ ALONG BKE TWRDS PIE (EXIT 1 CHANGI AIRPORT) ON 01/10/2022**

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 SNJ1196J against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

As per our tele-conversation earlier, we would like to request for a copy of your video footage for our easy reference.

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)



RE: [SEEK MANDATE] - RE: SNM22D207030/C02/SLR9176E/LEWLC / RE: Direct Settlement - Accident Involving SLR9176E (OI : CTI - TBA) AND SNG1196J (TP : LKK REF - CC6/CTI22009995/Apa3) on 01/10/2022

Jenny Lew <jenny.lew@sg.cntaiping.com>

Thu 23/3/2023 4:20 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Hi Hsiao Tong,

Pls proceed:

1. Cost of Repair (with 7% GST)	\$ 20,009.00 (\$18,700.00 + 7% GST)
2. Loss of Rental (10days x \$220.00)	\$ 1,200.00 - 1,800.00 (10days x \$120.00 - 180.00)
3. LTA / GIA Search Fee	\$ 2.00
<b>Total</b>	<b><u>\$ 21,811.00</u></b>

Regards,

**Jenny Lew**

Senior Executive

Claims Department

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

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6172 | Tel: (65) 6389 6116 | 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:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Sent:** Thursday, March 9, 2023 5:06 PM

**To:** Jenny Lew <jenny.lew@sg.cntaiping.com>

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

**Subject:** [SEEK MANDATE] - RE: SNM22D207030/C02/SLR9176E/LEWLC / RE: Direct Settlement - Accident Involving SLR9176E (OI : CTI - TBA) AND SNG1196J (TP : LKK REF - CC6/CTI22009995/Apa3) on 01/10/2022

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Your ref: **SNM22D207030/C02/SLR9176E/LEWLC**

LKK ref : CC6/CTI22009995/Apa3q2

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SLR9176E(CHINA TAIPING) / SMU4180Y(TP) / OTHERS ON 22/10/2022**

We refer to the above matter.

SLR9176E(OI) -> SNG1196J (TP) -> SLS7170D

This is a 3 vehicles chain collision whereby our insured was the last vehicle. In accordance with the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%. There is no video footage from third party.



We seek your approval to offer repairer "SM AUTOMOTIVE" at **\$21,811.00(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 7% GST)	\$ 55,565.27	\$ 20,009.00 (\$18,700.00 + 7% GST)
2. Loss of Rental (10days x \$220.00)	\$ 2,200.00	\$ 1,800.00 (10days x \$180.00)
3. LTA / GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$ 57,767.27</b>	<b><u>\$ 21,811.00</u></b>

Surveyor recommended 10days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 07/03/2023 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](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Jenny Lew <[jenny.lew@sg.cntaiping.com](mailto:jenny.lew@sg.cntaiping.com)>

**Sent:** Wednesday, November 9, 2022 9:56 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Subject:** RE: SNM22D207030/C02/SLR9176E/LEWLC / RE: Direct Settlement - Accident Involving SLR9176E (OI : CTI - TBA) AND SNG1196J (TP : LKK REF - CC6/CTI22009995/Apa3) on 01/10/2022

Hi Hsiao Tong

Pls refer to attached.

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](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Regards,

**Jenny Lew**

Executive

Claims Department

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

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6172 | Tel: (65) 6389 6116 | F: (65) 6224 7175

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

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

Sent: Wednesday, 9 November 2022 9:36 am

To: Jenny Lew <[jenny.lew@sg.cntaiping.com](mailto:jenny.lew@sg.cntaiping.com)>

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

Subject: RE: SNM22D207030/C02/SLR9176E/LEWLC / RE: Direct Settlement - Accident Involving SLR9176E (OI : CTI - TBA) AND SNG1196J (TP : LKK REF - CC6/CTI22009995/Apa3) on 01/10/2022

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Hi Jenny,

Could you share a copy of our insured video for our viewing? Thanks.

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)

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

From: Jenny Lew <[jenny.lew@sg.cntaiping.com](mailto:jenny.lew@sg.cntaiping.com)>

Sent: Tuesday, 11 October 2022 3:11 PM

To: Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

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

Subject: RE: SNM22D207030/C02/SLR9176E/LEWLC / RE: Direct Settlement - Accident Involving SLR9176E (OI : CTI - TBA) AND SNG1196J (TP : LKK REF - CC6/CTI22009995/Apa3) on 01/10/2022

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