



## YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883  
UEN 53311047E

**TO:** China Taiping Insurance (S) Pte Ltd  
3 Anson Rd, #16-00 Springleaf Tower, Singapore  
Attn: 6389 6111 Fax: 6222 1033

**C/O: LKK Auto Consultants Pte Ltd**  
Blk 51, Paya Ubi Industrial Park,  
Ubi Avenue 1, #02-25 | S(408933)

### LETTER OF DEMAND

**Tax Invoice** : **202212-0194**  
**Date** : 31/12/2022  
**Vehicle** : SMX2562B  
**Make Model** : **BMW 420i, 2000CC**  
**Accident Date** : 16/10/2022 16:10 (SGT)  
**Accident Location** : BLK 212 BEDOK NORTH ST 1 CARPARK

Particular	Amount
1. COST OF REPAIR	\$5,300.00
2. RENTAL FEE,, 04 Days x \$280.00 per day	\$1,120.00
3. Pre-Repair Inspection, 02 days x @\$280.00 per day	\$ 560.00
4. LTA Search Fee	\$ 7.45
<b><u>Total S 6,987.45</u></b>	

**SAY TOTAL SINGAPORE DOLLARS: SIX THOUSAND NINE HUNDRED EIGHTY-SEVEN & CENTS  
FORTY-FIVE ONLY**



YSK Auto Workshop

## LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT 16/10/2022 16:10 (SGT) INVOLVING SMX2562B & GBE1496X  
ALONG BLK 212 BEDOK NORHT ST 1 CAR PARK

1. I/WE the registered owner of vehicle no.: **SMX2562B** hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided by **YSK AUTO WORKSHOP** during the period of repairs to my/our vehicle if applicable, my/our solicitor (To be appointed by **YSK AUTO WORKSHOP** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **YSK AUTO WORKSHOP** after deduction of their cost on a solicitor & client basis. **I/WE undertake to co-operate fully with YSK AUTO WORKSHOP and/or my/our solicitor and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/WE undertake to bear repair costs, rental, legal costs and any other indicentials incurred.**
2. If the 3<sup>rd</sup> party claim is unsuccessful or partly successful as the case may be I/we hereby instruct and authorize **YSK AUTO WORKSHOP** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part of in whole then I/WE undertake to pay **YSK AUTO WORKSHOP** the repair costs.
4. In alternative to serial number 2 and 3 above if the 3<sup>rd</sup> party claim fails or is only partly successful then I/WE undertake to pay **YSK AUTO WORKSHOP** the difference in amount of the repair costs.
5. I/WE authorize **YSK AUTO WORKSHOP** to sign all discharge voucher/indemnity forms all necessary documents on my/our behalf in connection with the abovementioned claim.
6. I/WE also authorize **YSK AUTO WORKSHOP** to appoint such a firm of solicitor on my/our behalf as **YSK AUTO WORKSHOP deem fit for the purpose of thrid party/own insurance claim.**
7. 1/WE also undertake not to accept any offer, settlement or monies from third insurer without first communicating with **YSK AUTO WORKSHOP** in writing. And also to inform **YSK AUTO WORKSHOP** and/or the solicitor appointed by **YSK AUTO WORKSHOP** on my/our behalf in the event the 3<sup>rd</sup> party insurer communicate with me/us directly by telephone or in writing.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/WE undertake to either give the said cheque to **YSK AUTO WORKSHOP** or bank into my/our account and re-issue the cheque amount to **YSK AUTO WORKSHOP.**

DATE THIS 17 th DAY OF OCTOBER, 2022



Signature of Owner

(Company's stamp – if any)



Signature of Witness

Name of Witness:

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNW00100242203 Claim No : SNM22D207458/C02/GBE1496X/TANKL

Claimant : SYED AHMAD ABDILLAH BIN SYED OTHMAN

Amount : **S\$5,780.00**  
SINGAPORE DOLLARS FIVE THOUSAND SEVEN HUNDRED EIGHTY 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. : SMX2562B

Insured Vehicle No. : GBE1496X

Date of Loss : 16/10/2022

Place of Accident : OPEN CARPARK OF BLK 212 BEDOK NORTH ST 1

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 : REMCO ELECTRICAL ENGINEERING PTE LTD

Driver Name : FONG LOYEE 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.

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(1) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	5,300.00
(3) Loss of Use/Rental/ <del>Earning</del>	S\$	480.00
(4) <del>CIA/Police Reports/</del> 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\$</b>	<b>5,780.00</b>
	=====	

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Claimant Name : SYED AHMAD ABDILLAH BIN SYED OTHMAN

NRIC No : S8923027F

Signature : 

Date : 14 07 2023



## YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883  
UEN 53311047E

**TO:** China Taiping Insurance (S) Pte Ltd  
3 Anson Rd, #16-00 Springleaf Tower, Singapore  
Attn: 6389 6111 Fax: 6222 1033

**C/O: LKK Auto Consultants Pte Ltd**  
Blk 51, Paya Ubi Industrial Park,  
Ubi Avenue 1, #02-25 | S(408933)

### FINAL BILL

**Tax Invoice** : **202212-0194**  
**Date** : 31/12/2022  
**Vehicle** : SMX2562B  
**Make Model** : **BMW 420i, 2000CC**  
**Accident Date** : 16/10/2022 16:10 (SGT)  
**Accident Location** : BLK 212 BEDOK NORTH ST 1 CARPARK

<b>Particular</b>	<b>Amount</b>
COST OF REPAIR	\$5,300.00

**Total S 5,300.00**

**SAY SINGAPORE DOLLARS: FIVE THOUSAND THREE HUNDRED ONLY**



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YSK Auto Workshop

# YSK CAR RENTAL

## Invoice

**TO: SYED AHMAD ABDILLAH BIN  
SYED OTHAMN (SMX2562B)**

**Invoice No.:** R2210-0049 50  
**Date:** 22/10/2022

C/O: YSK AUTO WORKSHOP  
1 KAKI BUKIT AVE 6 #01-71  
SINGAPORE 417883

Description:	Amount
Rental for 04 Days @\$280.00 per Day	\$ 1,120.00

- RENTAL PERIOD : FROM 17/10/2022 TO 21/10/2022
- VEHICLE NO. : SMU5222D
- MAKE/MODEL : MERCEDES BENZ E200
- RENTAL AGREEMENT NO. : YS 00050

**Total Amount Payable: \$ 1,120.00**

SAY TOTAL SINGAPORE DOLLARS: ONE THOUSAND ONE HUNDRED TWENTY ONLY

No. 1 Kaki Bukit Avenue 6 @Autobay #01-71 Singapore 417883  
H/P: 9248 1057  
UEN 53448450J


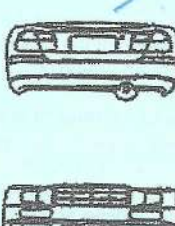




# YSK CAR RENTAL

1 KAKI BUKIT AVENUE 6 #01-71 @ AUTOBAY SINGAPORE 417883  
HP: 9248 1057 HP: 9795 2882  
UEN 53448450J

No: YS 00050

## VEHICLE RENTAL AGREEMENT



HIRER'S PARTICULAR				Vehicle No: <u>SMU 5222D</u> Replace Veh No: <u>SNIX 2562B</u>			
Name: (as in I/C) <u>SYED AHMAD ABDILLAH BIN</u>				Mileage out: _____			
Email: _____				Make & Model: <u>MERCEDES BENZ E200</u> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">Auto</span> / Manual			
NRIC/PASSPORT No: <u>58923027F</u>				OUT : Date <u>17/10/2022</u> Time : <u>1210 PM</u>			
Date of Birth: <u>11 07 1989</u>				HIRE PERIOD <u>21/10/2022</u> <u>2pm</u>			
Address (Res): <u>209 TAMPINES STREET 21 #02-1335</u>				OWN DAMAGE CLAIM Excess S\$ <u>2000</u>		THIRD PARTY CLAIM Excess S\$ <u>2000</u>	
Driving Licence No: _____ D/L Type: <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">Local</span> / International				<b>CHARGES</b>			
Issue Date: <u>26 MAR 2012</u>				Daily <u>04</u> @\$ <u>280</u> per day <u>1120</u> <u>00</u>			
Tel: (O) _____ HP: <u>9777 3879</u>				Weekly @\$ _____ per week			
Company Name: _____				Monthly @\$ _____ per month			
Company UEN: _____				Others @\$ _____			
Company Address: _____				Delivery Service			
<b>ADDITIONAL DRIVER'S PARTICULARS</b>				GST			
Name: (as in I/C) _____				SUB-TOTAL \$			
NRIC/PASSPORT No: _____				<b>PETROL LEVEL</b>			
Date of Birth: _____				Out E 1/4 1/2 3/4 <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">F</span>			
Address (Res): _____				In E 1/4 1/2 3/4 F			
Driving Licence No: _____ D/L Type: Local / International				EXTENSION			
Issue Date: _____				Misc.			
Tel: (O) _____ HP: _____				GST			
<b>VEHICLE CHECK LIST</b>				TOTAL CHARGES <u>1120</u> <u>00</u>			
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>RIGHT</p> </div> <div style="text-align: center;">  <p>FRONT</p> </div> <div style="text-align: center;">  <p>TOP</p> </div> <div style="text-align: center;">  <p>LEFT</p> </div> </div> <p style="font-size: small; margin-top: 10px;">INDICATE: D - DENTS A - ACCIDENTS S - SCRATCHES</p>				Rented out by : _____			
				Hirer's Signature _____			
				Addition Driver's Signature _____			

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 amount payable under this agreement and for parking and traffic intrgements 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 YSK CAR RENTAL in connection with this agreement is true.

### \* IMPORTANT

1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY AND BE RESPONSIBLE FOR THE INSURANCE EXCESS. IF THERE IS BODILY INJURIES, POLICE REPORT MUST BE MADE.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY YSK CAR RENTAL.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO YSK CAR RENTAL 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	
<u>21/10/22</u>	<u>2pm</u>		<u>[Signature]</u>		 HIRER'S SIGNATURE

## EzLyna (LKKAuto)

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**From:** EzLyna (LKKAuto)  
**Sent:** Monday, 14 November 2022 9:13 AM  
**To:** remcoelectrical@ymail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING GBE1496X (CHINA TAIPING) AND SMX2562B AT/ALONG OPEN CARPARK OF BLK 212 BEDOK NORTH STREET 1 ON 16/10/2022

Our Ref: CC6/CTI22010752/Apa3

**Insured Name : REMCO ELECTRICAL ENGINEERING PTE LTD**

**Insured Driver : Fong Loyee Seng**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBE1496X (CHINA TAIPING) AND SMX2562B AT/ALONG OPEN CARPARK OF BLK 212 BEDOK NORTH STREET 1 ON 16/10/2022**

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 SMX2562B against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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,

**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)

## EzLyna (LKKAUTO)

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**From:** Pauline Tham <pauline.tham@sg.cntaiping.com>  
**Sent:** Tuesday, 27 June 2023 7:17 PM  
**To:** EzLyna (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: {SEEK MANDATE} / YR REF: SNM22D207458/C02/GBE1496X/TANKL RE: Direct Settlement - Accident Involving GBE1496X (OI : CTI - SNM22D207458/C02/TANKL) AND SMX2562B (TP : LKK REF - CC6/CTI22010752/Apa3) on 16/10/2022

Hi Ezlyna

Please offer lor from range from \$120 – 150

We agree with the rest of your proposal.

Thanks.

**Pauline Tham**  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
3 Anson Road #16-00 Springleaf Tower Singapore 079909  
DID: (65) 6389 6541 | 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:** EzLyna (LKKAUTO) <ezlyna@lkkauto.com>  
**Sent:** Wednesday, May 17, 2023 10:53 AM  
**To:** Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: {SEEK MANDATE} / YR REF: SNM22D207458/C02/GBE1496X/TANKL RE: Direct Settlement - Accident Involving GBE1496X (OI : CTI - SNM22D207458/C02/TANKL) AND SMX2562B (TP : LKK REF - CC6/CTI22010752/Apa3) on 16/10/2022

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Your ref: SNM22D207458/C02/GBE1496X/TANKL  
LKK ref : CC6/CTI22010752/Apa3)

Dear Irene,

ACCIDENT INVOLVING GBE1496X (CHINA TAIPING) AND SMX2562B (TP) ON 16.10.2022



We refer to the above matter.

It is an accident under BOLA 22, OI collided onto TP parked vehicle. We are of the view that liability is on our driver's.

We seek your approval to offer repairer "YSK Auto" at \$5,907.45 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 15,131.00	\$ 5,300.00 (L/Sum)
2. Loss of Rental (4 days x \$280)	\$ 1,120.00	\$ 600.00 (4 days x \$150)
3. LTA Search fee	\$ 7.45	\$ 7.45
Total	\$ 16,258.45	<b>\$ 5,907.45</b>

Surveyor recommended 4 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 02/05/2023 is only for mandate purpose.

Kindly let us have your approval / instruction. Thank you.

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)

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**From:** Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@sg.cntaiping.com)>

**Sent:** Thursday, November 3, 2022 2:34 PM

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

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

**Subject:** RE: SNM22D207458/C02/GBE1496X/TANKL RE: Direct Settlement - Accident Involving GBE1496X (OI : CTI - SNM22D207458/C02/TANKL) AND SMX2562B (TP : LKK REF - CC6/CTI22010752/Apa3) on 16/10/2022

Dear Mei Kwan,

We refer to your email below.

Attached is our insured's accident report for your necessary actions.

Please seek our mandate approval before any claims settlement.

Thank you.

Note: Password will be sent in separate email.

**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. . Any inconvenience caused is much regretted.

Regards

**Tan Kah Leong**  
Senior Executive  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: (65) 6389 6193 | F: (65) 6224 7175

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/)

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

**Sent:** Tuesday, 1 November 2022 10:47 am

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Tan Kah Leong <[KahLeong.Tan@sg.cntaiping.com](mailto:KahLeong.Tan@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: SNM22D207458/C02/ GBE1496X/TANKL RE: Direct Settlement - Accident Involving GBE1496X (OI : CTI - TBA) AND SMX2562B (TP : LKK REF - CC6/CTI22010752/Apa3) on 16/10/2022

Dear all,

Please note that officer in charge for this case is Tan Kah Leong.

Claim no SNM22D207458/C02/ GBE1496X/TANKL .

Dear Kah Leong,

Pls revert LKK.

NOTICE :

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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: 太平獅城 Taiping SG

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

**Sent:** Monday, 31 October 2022 5:16 pm

**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 GBE1496X (OI : CTI - TBA) AND SMX2562B (TP : LKK REF - CC6/CTI22010752/Apa3) on 16/10/2022

**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.

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMX 2562B at M/s YSK Auto Workshop - Kaki Bukit on 17/10/2022 on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP video footage
- OI's note

Please be informed that the estimated cost of repair is not ready yet.

We will get back to you on 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)