



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 : 202211-0178
Date : 19/12/2022
Vehicle : SKB3550T
Make Model : HONDA CITY 1500cc
Accident Date : 04/11/2022 07:50 (SGT)
Accident Location: HOUGANG AVE 3, SINGAPORE

<u>Particular</u>	<u>Amount</u>
1. COST OF REPAIR	\$8,300.00
2. RENTAL FEE, 14 Days x @\$180.00 per day	\$2,520.00
3. Pre-Repair Inspection, 02 days x @\$180.00 per day	\$ 360.00
4. TOWING FEE	\$ 70.00
	<u>Total S 11,250.00</u>

Singapore Dollars: Eleven Thousand Two Hundred Fifty Only



YSK Auto Workshop

LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT 04/11/2022 07:50 (SGT) INVOLVING SKB 3550T & GBL 3427x / SJY9254x
ALONG HOULANG AVE 3 SINGAPORE

1. I/WE the registered owner of vehicle SKB 3550T 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 indicentals incurred.**
2. If the 3rd 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 3rd 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 3rd 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**.



Signature of Owner

(Company's stamp – if any)



DATE THIS 05 DAY OF 11 20 22



Signature of Witness

Name of Witness:

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNW00064142201 Claim No : SNM22D208139/C02/GBL3427X/LEEPG

Claimant : NEXT DRIVE PTE LTD

Amount : S\$9,770.00
SINGAPORE DOLLARS NINE THOUSAND SEVEN HUNDRED SEVENTY 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. : SKB3550T
Insured Vehicle No. : GBL3427X

Date of Loss : 04/11/2022
Place of Accident : HOUGANG AVE 3

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 : GWIL PTE LTD
Driver Name : TANG SHENG QIAN

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

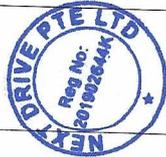
I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(1) General Damages	S\$	
(2) Cost of Repair/ Excess	S\$	8,300.00
(3) Loss of Use/Rental/Earning	S\$	1,400.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	70.00
(7) Cost including Disbursement	S\$	
TOTAL	S\$	9,770.00

Claimant Name : NEXT DRIVE PTE LTD

NRIC No : 20190644K

Signature :



Date : 10.02.2023



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

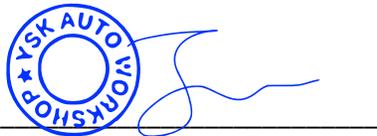
C/O: LKK Auto Consultants Pte Ltd
Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

FINAL BILL

Tax Invoice : **202211-0178**
Date : 19/12/2022
Vehicle : SKB3550T
Make Model : **HONDA CITY 1500cc**
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Accident Location: HOUGANG AVE 3, SINGAPORE

Particular	Amount
COST OF REPAIR	\$8,300.00
Total S	<u>8,300.00</u>

SAY SINGAPORE DOLLARS: EIGHT THOUSAND THREE HUNDRED ONLY



YSK Auto Workshop

YSK CAR RENTAL

Invoice

**TO: NEXT DRIVE PTE LTD
(SKB3550T)**

Invoice No.: R2211-0067
Date: 19/11/2022

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

Description:				Amount
Rental for	14 days	@\$180.00	per Day	\$ 2,520.00

- RENTAL PERIOD : FROM 04/11/2022 TO 18/11/2022
- VEHICLE NO. : SLH5228T
- MAKE/MODEL : HONDA CIVIC 1.6
- RENTAL AGREEMENT NO. : YS 00067

Total Amount Payable: \$ 2,520.00

SAY TOTAL SINGAPORE DOLLARS: TWO THOUSAND FIVE 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 00067

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR Name: (as in I/C) <u>NEXT DRIVE PTE LTD</u> Email: <u>JEZTED1@YAHOO.COM.SG</u> NRIC/PASSPORT No: <u>20190644K</u> Date of Birth: _____ Address (Res): _____ Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Tel: (O) _____ HP: <u>90044370</u> Company Name: _____ Company UEN: _____ Company Address: _____	Vehicle No: <u>SHH5228</u> Replace Veh No: <u>SKB3550T</u> Mileage out: _____ Make & Model: <u>HONDA CITY 1.6</u> Auto / Manual OUT : Date <u>04/11/2022</u> Time : <u>11AM</u> HIRE PERIOD <u>18/11/2022</u> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>OWN DAMAGE CLAIM</td> <td>Excess S\$</td> <td><u>2000</u></td> </tr> <tr> <td>THIRD PARTY CLAIM</td> <td>Excess S\$</td> <td><u>1500</u></td> </tr> <tr> <td colspan="3" style="text-align: center;">CHARGES</td> </tr> <tr> <td>Daily <u>14</u> @\$ <u>180</u></td> <td>per day</td> <td><u>2520 00</u></td> </tr> <tr> <td>Weekly @\$</td> <td>per week</td> <td></td> </tr> <tr> <td>Monthly @\$</td> <td>per month</td> <td></td> </tr> <tr> <td>Others @\$</td> <td></td> <td></td> </tr> <tr> <td colspan="3">Delivery Service</td> </tr> <tr> <td colspan="3">GST</td> </tr> <tr> <td colspan="3" style="text-align: right;">SUB-TOTAL \$</td> </tr> <tr> <td colspan="3">PETROL LEVEL</td> </tr> <tr> <td>Out</td> <td>E</td> <td><u>1/4</u></td> <td>1/2</td> <td>3/4</td> <td>F</td> <td></td> </tr> <tr> <td>In</td> <td>E</td> <td><u>1/4</u></td> <td>1/2</td> <td>3/4</td> <td>F</td> <td></td> </tr> <tr> <td colspan="7">EXTENSION</td> </tr> <tr> <td colspan="7">Misc.</td> </tr> <tr> <td colspan="7">GST</td> </tr> <tr> <td colspan="6" style="text-align: right;">TOTAL CHARGES</td> <td><u>2520 00</u></td> </tr> <tr> <td colspan="7">Rented out by :</td> </tr> <tr> <td colspan="7"> Hirer's Signature _____ * </td> </tr> <tr> <td colspan="7"> Addition Driver's Signature _____ </td> </tr> </table>	OWN DAMAGE CLAIM	Excess S\$	<u>2000</u>	THIRD PARTY CLAIM	Excess S\$	<u>1500</u>	CHARGES			Daily <u>14</u> @\$ <u>180</u>	per day	<u>2520 00</u>	Weekly @\$	per week		Monthly @\$	per month		Others @\$			Delivery Service			GST			SUB-TOTAL \$			PETROL LEVEL			Out	E	<u>1/4</u>	1/2	3/4	F		In	E	<u>1/4</u>	1/2	3/4	F		EXTENSION							Misc.							GST							TOTAL CHARGES						<u>2520 00</u>	Rented out by :							Hirer's Signature _____ *							Addition Driver's Signature _____						
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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 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 YSK CAR RENTAL in connection with this agreement is true.

*** IMPORTANT**

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- 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.
- 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>18/11/22</u>	<u>3pm</u>				* HIRER'S SIGNATURE



YS TOWING PTE LTD

Blk 4015 Ang Mo Kio Industrial Park 1, #01-502, Singapore 569631

Tel: 6458 8480 Fax: 6288 8480

Reg No : 201628973E

M/c CASH

CASH SALE

WORK ORDER

No. 10271

Order By:

A/T D/T

Date: 4/11/22

Vehicle No. SKB 3550 T

Model Honda

From: 483 Pasir Ris

To: Auto Bay

Remarks: \$70 /-

Day/Night

Customer Signature & Company Stamp

Authorized Signature

Tow Truck No.:

All business transactions with YS Towing Pte Ltd are subject to its Standard Conditions in so far as these Conditions are applicable. Copies of these conditions may be obtained upon request. Note: Please see terms & conditions on the reverse side.

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Friday, 18 November 2022 9:28 AM
To: hr@goldenwipl.com.sg; chris105tsq@yahoo.com.sg
Cc: Admin A
Subject: ACCIDENT INVOLVING GBL3427X CHINA TAIPING) AND SKB3550T AT/ALONG HOUGANG AVE 3 ON 04/11/2022

Our Ref: CC6/CTI22011353/Apa3

Insured Name : GWIL PTE LTD
Insured Driver : Tang Sheng Qian

Dear Sir/Madam,

ACCIDENT INVOLVING GBL3427X CHINA TAIPING) AND SKB3550T AT/ALONG HOUGANG AVE 3 ON 04/11/2022

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 SKB3550T 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 |

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

EzLyna (LKKAuto)

From: Cecilia Lee <cecilia.lee@sg.cntaiping.com>
Sent: Sunday, 5 February 2023 8:03 pm
To: EzLyna (LKKAuto)
Cc: Admin A
Subject: RE: {SEEK MANDATE} /OUR REF: SNM22D208139/C02/GBL3427X/LEEPG & YOUR REF: CC6/CTI22011353/Apa3, SKB3550T, D.O.A. 04/11/2022, TPP DIRECT SETTLEMENT

[Strictly Confidential]

Hi EzLyna

Please proceed as proposed.

Thanks & Best Regards,
Cecilia Lee
Senior Executive
Claims Department

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From: EzLyna (LKKAuto) <ezlyna@lkkauto.com>
Sent: Monday, 9 January 2023 10:48 am
To: Cecilia Lee <cecilia.lee@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: {SEEK MANDATE} /OUR REF: SNM22D208139/C02/GBL3427X/LEEPG & YOUR REF: CC6/CTI22011353/Apa3, SKB3550T, D.O.A. 04/11/2022, TPP DIRECT SETTLEMENT

[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: OUR REF: SNM22D208139/C02/GBL3427X/LEEPG
LKK ref : CC6/CTI22011353/Apa3

Dear Cecilia,

ACCIDENT INVOLVING GBL3427X (CHINA TAIPING) AND SKB3550T (TP) ON 04/11/2022

We refer to the above matter.

It is a chain collision under BOLA 28, 3 vehicles involved, OI was the last vehicle. We are of the view that liability is on our driver's.

We seek your approval to offer repairer "YSK Auto Workshop" at \$9,770.00 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 18,565.60	\$ 8,300.00
2. Loss of Rental (14 days x \$180)	\$ 2,520.00	\$ 1,400.00 (14 days x \$100)
3. Towing Fee	\$ 70.00	\$ 70.00
Total	\$ 21,155.60	\$ 9,770.00

Surveyor recommended 14 days 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,
Ezlyna Eng | Case Handler
LKK Auto Consultants Pte Ltd
phone: 6841-6051 | email: Ezlyna@lkkauto.com |
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Cecilia Lee <cecilia.lee@sg.cntaiping.com>
Sent: Monday, 14 November 2022 2:38 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: OUR REF: SNM22D208139/C02/GBL3427X/LEEPG & YOUR REF: CC6/CTI22011353/Apa3, SKB3550T, D.O.A. 04/11/2022, TPP DIRECT SETTLEMENT

[Strictly Confidential]

Hi Sir/Madam

Attached OI SAS & TP VF.

Password will be sent via separate email.

Thanks & Regards
Cecilia Lee

From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Sent: Monday, 14 November 2022 1:49 pm

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

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

Subject: OUR REF: SNM22D208139/C02/GBL3427X/LEEPG & YOUR REF: CC6/CTI22011353/Apa3, SKB3550T, D.O.A. 04/11/2022, TPP DIRECT SETTLEMENT

WITHOUT PREJUDICE

via EMAIL ONLY

Dear Cecilia,

Please refer to the above subject.

Kindly **conduct LKK Auto D.S. –SKB3550T** - soonest possible.

Please contact our claims department **Cecilia Lee 6389 6530** the officer in charge or **6389 6116** should you require our assistance or clarification.

Kindly quote our claim reference number when replying.

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 or fax at 6224 7175. . Any inconvenience caused is much regretted.

Thank you

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

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