

Liberty Insurance Pte Ltd  
51 Club Street #03-00 Liberty House  
Singapore 069428  
Tel: 1800-LIBERTY (542 3789)  
Reg. No. 199002791D | GST Reg. No. M2-0093571-3  
[www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg)

06 JAN 2022

Our Ref: AVS21/1720

BY REGISTERED & NORMAL MAIL

WITHOUT PREJUDICE

**AN SOON ENGRG & TRADING**

10 ANSON ROAD  
#05-16  
INTERNATIONAL PLAZA  
SINGAPORE 079903

**CHINA TAIPING INSURANCE**

3 ANSON ROAD #15-00  
SPRINGLEAF TOWER  
SINGAPORE 079909

Dear Sirs,

**RECOVERY ON DAMAGES TO VEHICLE NO. YM9835J CAUSED BY FIRE RESULTING TO THE NEGLIGENCE OF TOW TRUCK OPERATOR (XD4071M) ACCIDENT DATED 07/06/2021.**

The above matter refers.

We are the insurer for vehicle no. YM9835J at the material time of accident.

On the 7<sup>th</sup> Jun 2021, our insured had engaged the services of An Soon Engrg & Trading to tow away their vehicle YM9835J from Jalan Anak Bukit to JST warehouse in Changi South Rd. Vehicle XD4071M managed by one operator Hee Whye Yu was dispatched to the assignment.

Upon arrival, Mr Hee securely fastened the vehicle and set off towards Changi South Road. Enroute to the said destination, at along PIE towards Changi, Mr Hee noticed smoke coming out from the rear of the towed vehicle and pulled over the road shoulder. It was when they realized the left rear wheel area has caught fire. Efforts to extinguish the fire has proven futile until the arrival of the SCDF officers.

Our investigation has since proven that the fire was a result of an overheated brakes during towing while the brakes were still partially activated. We are of the view that it is the responsibility of the tow operator to check and to ensure all safety measures are in placed before executing the tow.



By reason of the foregoing, we are compelled to seek for damages towards the repairs of the damaged vehicle.

Our claim is set out hereunder:

DESCRIPTION	AMOUNT
Repair of Vehicle	\$4,509.19
Uninsured Losses – Excess	\$1605.00
Uninsured Losses - Cabin Box	\$9,448.64
Uninsured Losses – Loss of Use (\$180 X 15 Days)	\$2,700.00
<b>Total</b>	<b>\$18,262.83</b>

As such, we look towards your immediate settlement for the sum of **S\$ 18,262.83** within the next **15 from the date hereof i.e., 21/01/2022.**

Kindly acknowledge receipt of this email and advise us on your reference no and person in charge **within 7 days** of this letter.

Please do not hesitate to contact the undersigned if you require any further clarification.

Thank you

Yours faithfully,

**James Chen**

Claims Recovery

Tel: (+65) 6221 8611 | DID: 6328 0605 Email: [chen.james@libertyinsurance.com.sg](mailto:chen.james@libertyinsurance.com.sg)





**AUTOMOBILE INSPECTION REPORT (IN-HOUSE SURVEY)**

\* Proceed to offer

Type of Survey:	Type of claim and Assignment:	Type of Report:	Claim Executive	Claim Number
Paper	OD Finalization	Finalized*	CMPO	AVS21/1720
Vehicle Inspected:	YM9835J	Date of Accident:	07/06/2021	
Insured Vehicle:	YM9835J	Date of Inspection:	11/06 (1st) & 07/07 (2nd), 13/07 & 14/09	
Survey held at:	COSMOPOLITAN ENGRG SVC PTE LTD. 4, LOYANG WALK	Attd. by:	VIA EMAIL	

**2. Vehicle Particulars & Condition (static test only)**

Make & Model:	HINO FD8JPKA WITH COVERED BOX	Year:	29/12/2008
Excess / Loading:	1500	Colour:	WHITE
Brakes:	In order / NA	Steering:	LH REAR RIM AND TYRE - FIRE
Modifications:			

**3. Adjustment of cost of repairs**

Adjusted: 

W/Shop estimation: 16837.5  
Lump Sum: ? Items:  
Estimated repair period: 15 Working days.

Item	Unit*	\$/Unit	Amount
Panel Beat.			
Spray Paint.			
Mechanic			1100
Others*			2500
Parts	See attached list		10944.7
Total ( PBP )	-	-	\$ 14,544.70

Authorised Repairs: YES

(This inspection is conducted on a "Without Prejudice Basis")

\* Units: Days - Hours - Panels (Labour + Mat) \*Others: Aircon gas - Wheel align. - Electronic diagnostic -

Tow - Glasses - Head-light align. - ...

4. Remarks: INFINITI-\$32.5K/FORMTEAM-\$21.2K 5. Surveyor Recommended Reserve: \$15,495.00

Market value :	SGD 23,000.00	Supplementary expected :	NO
LTA Rebate :	SGD 7,024.00		
Economical repair value :	SGD 15,976.00	Recommended for repair :	W/Prejudice
* BREAKDOWN ESTIMATE: REPAIR CABIN BOX - LABOUR - \$2500.00 / PARTS - \$6330.50 / TOTAL - \$8830.50			
REPAIR AFFECTED AREAS (FIRE) - LABOUR - \$1100.00 / PARTS - \$4614.20 / TOTAL - \$5714.20 / REFER EMAIL ACCEPTANCE ATTACH *			

Description of Damages: ALONG LHS PORTION AND COVERED BOX - FIRE

Damages Consistent: Yes

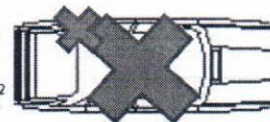
Inspection conducted by: Kaharudin Bin Abdul Karim

Date & Signature:

14/10/2021

*Kaharudin*

Digitally signed by  
Ted Seah  
Date:  
2021.10.22  
08:29:37  
+08'00'



Head Office: 4 Loyang Walk, Singapore 508787 Tel: (65) 6546 7728 (4 Lines) Fax: (65) 6546 7729

Bedok Branch: Blk 3011 Bedok Industrial Park E, #01-2006, Singapore 48997 Tel: (65) 6441 3961

Website: [www.cosmopolitan.com.sg](http://www.cosmopolitan.com.sg) Email: [coslease@cosmopolitan.com.sg](mailto:coslease@cosmopolitan.com.sg)

ROC No: 198401891K GST Registration Number: M2-0064923-X

MS CERT  
ISO 9001:2015MS CERT  
ISO 14001:2015**Tax Invoice**

Inv No. : INV21110313

Date : 15 Nov 2021

Ref : L060/21  
(Revised)

Currency : SGD

Terms : 30 Days

**LIBERTY INSURANCE PTE LTD**

51 CLUB STREET

#03-00 LIBERTY HOUSE

Singapore 069428

Tel: 62218611 Fax: 62241047

Attn: Claims Dept

#	Description	Qty	UOM	Unit Price	Disc	Amt
1	Labour to renew affected parts (Undercarriage)	1.00		600.00	0.00	600.00
2	Labour to renew RHS lower affected areas	1.00		500.00	0.00	500.00
3	Rear LH Mud guard	1.00		130.00	0.00	130.00 <i>bunt</i>
4	Rear LH Mud guard flap	1.00		25.00	0.00	25.00 <i>bunt</i>
5	Rear LH Tyre stud/nuts	1.00		12.00	0.00	12.00 <i>bunt</i>
6	Rear LH Combination light assembly	2.00		15.50	0.00	31.00 <i>bunt</i>
7	Rear wheels brake lining	2.00		55.00	0.00	110.00 <i>bunt</i>
8	Rear wheels brake cylinder LH	2.00		280.00	0.00	560.00 <i>bunt</i>
9	Rear wheels brake expander LH	1.00		1,050.00	0.00	1,050.00 <i>bunt</i>
10	Brake Chamber LH	1.00		200.00	0.00	200.00 <i>bunt</i>
11	Rear wheel hub stud bolt/nut	1.00		12.00	0.00	12.00 <i>bunt</i>
12	Air cleanser case & housing	1.00		1,640.00	0.00	1,640.00 <i>bunt</i>
13	Rear wheels hub oil seal internal	2.00		10.00	0.00	20.00 <i>as</i>
14	Rear wheels hub oil seal external	2.00		16.00	0.00	32.00 <i>as</i>
15	Rear cabin room lamp & wiring	2.00		40.00	0.00	80.00 <i>bunt</i>
16	Rear LH Tyre 8.25R16 (\$230/pc@70%) (Special Nett)	2.00		161.00	0.00	322.00 <i>bunt</i>
17	Plus 10% on parts \$3,902.00 (Item 3 to Item 15)	1.00		390.20	0.00	390.20
18	Less: Insurance Excess	1.00		-1,500.00	0.00	-1,500.00

**Remarks:**

Accident Repair for YM9835J - Fire (Accident Date: 7 Jun 2021 / Location: Near 613B Bedok Reservoir Road)

Your ref: AVS21/1720

"OD Claim for Vehicle Body Damages"

THIS IS A COMPUTER GENERATED INVOICE, NO SIGNATURE IS  
REQUIREDOur bank details: United Overseas Bank Ltd (A/C No: 920-348-580-4) /  
Paynow UEN No: 198401891K

Subtotal :	S\$ 4,214.20
GST 7.0% :	S\$ 294.99
<b>Total :</b>	<b>S\$ 4,509.19</b>



**Cosmopolitan ENGRG. SERVICES PTE. LTD.**

Head Office: 4 Loyang Walk, Singapore 508787 Tel: (65) 6546 7728 (4 Lines) Fax: (65) 6546 7729  
Bedok Branch: Blk 3011 Bedok Industrial Park E, #01-2006, Singapore 48997 Tel: (65) 6441 3961  
Website: [www.cosmopolitan.com.sg](http://www.cosmopolitan.com.sg) Email: [coslease@cosmopolitan.com.sg](mailto:coslease@cosmopolitan.com.sg)  
ROC No: 198401891K GST Registration Number: M2-0064923-X

**bizSAFE****Tax Invoice**

Inv No. : INV21110314

Date : 15 Nov 2021

Ref : L060/21  
(Revised)

Currency : SGD

Terms : 30 Days

**LIBERTY INSURANCE PTE LTD**

51 CLUB STREET

#03-00 LIBERTY HOUSE

Singapore 069428

Tel: 62218611 Fax: 62241047

Attn: Claims Dept

#	Description	Qty	UOM	Unit Price	Disc	Amt
1	Labour to renew the cabin box	1.00		2,500.00	0.00	2,500.00
2	Towing charges	2.00		120.00	0.00	240.00
3	Rear cabin box - burnt goods disposal fees	1.00		180.00	0.00	180.00 <i>nei</i>
4	5m air hose - small	5.00		6.00	0.00	30.00 <i>burnt</i>
5	5m air hose - big	5.00		10.00	0.00	50.00 <i>burnt</i>
6	5m air hose - medium	5.00		7.50	0.00	37.50 <i>burnt</i>
7	1.5"x1.5" Hollow bar - 6meter	4.00		23.00	0.00	92.00
8	1.5"x1" Hollow bar - 6meter	20.00		19.00	0.00	380.00
9	0.5"x1" Solid bar - 6meter	1.00		20.50	0.00	20.50
10	0.5"x1" Hollow bar - 6meter	1.00		10.50	0.00	10.50
11	2.0"x2.0" Hollow bar - 6meter	4.00		32.00	0.00	128.00
12	4'x8' x t=1mm Zinc Plate	20.00		37.00	0.00	740.00 <i>burnt</i>
13	5'x10' x t=1mm Zinc Plate	20.00		58.00	0.00	1,160.00
14	4'x8' x t=10mm Plywood Plate	15.00		17.00	0.00	255.00
15	1'x1' x t=3mm Angle bar - 6meter	5.00		13.00	0.00	65.00
16	1.5'x1.5' x t=3mm Angle bar - 6meter	5.00		15.00	0.00	75.00
17	25mm x 294mm x 24ft Chengal wood plank for floor	6.00		400.00	0.00	2,400.00
18	2"x4"x8ft Chengal cross member bar	5.00		50.00	0.00	250.00 <i>burnt</i>
19	Welding electrode	2.00		20.00	0.00	40.00 <i>burnt</i>
20	White paint	2.00		72.00	0.00	144.00 <i>nei</i>
21	Thinner AAA Green - 18L	1.00		33.00	0.00	33.00 <i>nei</i>

**Remarks:**

Accident Repair for YM9835J - Fire (Accident Date: 7 Jun 2021 / Location: Near 613B Bedok Reservoir Road)

Your ref: AVS21/1720

\*OD Claim for uninsured losses damages\*

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Subtotal : S\$ 8,830.50  
GST 7.0% : S\$ 618.14  
**Total : S\$ 9,448.64**

Our bank details: United Overseas Bank Ltd (A/C No: 920-348-580-4) /  
Paynow UEN No: 198401891K