



AUTOMOTIVE REPAIR CENTRE PTE LTD
38 WOODLANDS INDUSTRIAL PARK E1
#05-18 SINGAPORE 757700
TEL: 64688834 / FAX: 64622278
E-MAIL: info@automotiverepaircentre.com.sg

China Taiping Insurance (Singapore) Pte Ltd
Attn: Motor Claims Dept

Dear Sir/ Madam

LETTER OF DEMAND

ACCIDENT INVOLVING VEHICLE NO SMF455K & SJF3449U
ALONG PIE TOWARDS CHANGI ON 01/12/2022.

We understand that you are the insurer of vehicle SJF3449U.

I/We wish to inform you that my/our vehicle SMF455K have been completed repairs to my/our satisfaction by M/s AUTOMOTIVE REPAIR CENTRE PTE LTD. I/We therefore propose to claim from your as follows:

1.	Cost of Repair	S\$ 4,050.00 (w/GST 8%)
2.	Loss of Rental (S\$100.00 x total 9 days)	S\$ 900.00
	➤ 6 approved days	
	➤ 1 additional weekend – survey conducted on Wednesday	
	➤ 1 additional day – for PH, Christmas Day falling in between the approved days	
	➤ 1 more additional day – for the Sunday which was included in the rental cost	
3.	LTA Search Fee/GIA Reports	S\$ 7.45
	TOTAL	S\$ 4,957.45

Please let us have your reply soonest possible.

Thank you.

Yours faithfully




LETTER OF AUTHORISATION

I/We, LOW KAY BOON ("claimant") of
BLK 44 CHOA CHU KANG STREET 64 #03-19 (S)689105 (address), owner of
(Vehicle no.) SMF455K hereby authorize **AUTOMOTIVE REPAIR CENTRE**
PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SMF455K that was damaged
pursuant to the accident which occurred on 01/12/2022 (date) along
ALONG PIE TOWARDS CHANGI (location) involving
vehicle no/s SJF3449U ("the accident").

I further authorize the workshop to settle my above-mentioned claim in a manner that they
deem fit, and the workshop is further authorized to receive payment further to the settlement
of my claim with payment cheque/s being made in favor of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is without
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the
other vehicle/s is concerned.

Dated this 21 (day) of Dec (month) 2022 (year)



Signed by "the claimant"
(With chop if applicable)



Signed by "the workshop"
(With chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMTPSNA00000392200 Claim No : SNM22D208698/C02/SJF3449U/TOHHS

Claimant : LOW KAY BOON

Amount : **S\$4,857.45**
SINGAPORE DOLLARS FOUR THOUSAND EIGHT HUNDRED FIFTY SEVEN
AND CENTS FORTY FIVE 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. : SMF455K
Insured Vehicle No. : SJF3449U

Date of Loss : 01/12/2022
Place of Accident : PIE TOWARDS CITY

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 : ADEN AUTOMOBILE
Driver Name : TAY HUI HUI, BELINDA (ZHENG HUI HUI, BELINDA)

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\$	4,050.00
(3) Loss of Use /Rental/ Earning	S\$	800.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	7.45
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL	S\$	4,857.45
	=====	

Claimant Name : Low Kay Boon NRIC No : 91113

Signature :  Date : 6/5/2023

This Discharge Voucher applies strictly for claimant's claim for **property damages only** and does not constitute a full discharge for any other claims or further claims whatsoever present of future that may manifest arising directly or indirectly from this accident.

This Settlement terms herein is without an admission of liability on the part of the claimant and/or his driver and the settlement terms and should not be used as evidence in any related suits or claims arising from this accident.



AUTOMOTIVE REPAIR CENTRE PTE LTD

Company Reg No: 201312913C GST Reg No: 201312913C
38 Woodlands Industrial Park E1 #05-18 Singapore 757700
Tel: 6468 8834 Fax: 6462 2278
Email: info@automotiverepaircentre.com.sg



PayNow UEN: 201312913C

Bill To:
CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD
3 ANSON ROAD
#16-00
SPRINGLEAF TOWER
SINGAPORE 079909

Tax Invoice No: 00005176

Date: 25/3/2023

Reference: SMF455K

Page: 1

No	DESCRIPTION	AMOUNT
1	COST OF REPAIR (L/S)	\$3,750.00
Customer Signature & Co. Stamp		Sub-Total: \$3,750.00 GST @ 8%: \$300.00 Amount Due: \$4,050.00

This is an electronically generated invoice, no signature is required

Chen Joo Trading
100 Jalan Sultan, #04-04, S(199001)
VEHICLE HIRING AGREEMENT

VHA No.: 221213

Documents required:

- ☒ Driving License
☒ NRIC

Driver's Own Vehicle No: <u>SMF455K</u>							
Replacement Vehicle No: <u>S4D5217X</u>							
Charges						\$	
Daily	<u>9</u> day @ \$	<u>100</u>	Per Day	<u>900</u>			
Weekly/Mthly	week @ \$		Per week/Mth				
Others							
CDW/PAI	@ \$		Per day/Mth				
Delivery/Collection Svc							
Petrol Level & Surcharge	OUT	E	1/4	1/2	3/4	F	
			✓				
	IN						
			✓				
GST						-	
Total Charges						<u>900</u>	


Driver's Signature

Security Deposit: \$ 0/-
(Cash/NETS/PayNow)

Non Waiver Excess (Subject to GST): \$ 3500

I have read and agree to the terms and condition on both sides of this Agreement. 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 been given Chen Joo Trading in connection with this agreement is true.

IMPORTANT


- The Driver must be above 21 years old and above 2 years driving experience. Failure to observe may result in Driver bearing all damages costs.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the Driver should he fail to return the vehicle at the appropriate petrol level
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling/trafficking, smuggling) is strictly prohibited
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of Chen Joo Trading. The Driver is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage
- The Driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation
- The Driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including legal costs on a indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. We reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repaired at Automotive Repair Centre.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell, the driver shall bear the cost of removing the offensive smell or pet's hair, between \$300-\$500
- The Driver agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside vehicle, by itself, does not constitute a breakdown and that in the event the 24-Hours Emergency Service is called upon to respond to such occurrence, the Driver shall bear the cost of such response at \$70 per trip
- In case of accident, the Driver shall report to Automotive Repair Centre immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to bear all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident
- The Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle stall and does not have sufficient water. Any damage to the engine will be borne by the Driver
- All customer's data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters. I understand and agree to the personal data collection required.

Date Out	Time Out	Mileage	Check By	Remarks
<u>21/12/22</u>	<u>0930</u>	<u>165371</u>	<u></u>	


Driver's Signature

Return of Vehicle

The Driver shall be deemed to be the Day and the Time the Vehicle is returned and the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever. And I had cleared my belongings from the rental vehicle (cashcard, decals, etc.)

Date In	Time In	Mileage	Check By	Remarks
<u>30/12/2022</u>		<u>165564</u>	<u></u>	


Driver's Signature

Chen Joo Trading
UEN: 53168792M

Tax Invoice

INVOICE TO:
Low Kay Boon 44 Choa Chu Kang St 64 #03-19 S689105

INVOICE NUMBER :	221213
DATE:	03/01/2023
OUR VEHICLE NUMBER:	SLD5217X

DESCRIPTION	# DAYS	RATE	AMOUNT
Rental from 21/12/2022 to 30/12/2022 Your Reference: SMF455K	9	\$100.00	\$900.00
Account Name: Chen Joo Trading Bank : UOB Account number: 3923025756 All cheques must be made payable to CHEN JOO TRADING *Please indicate invoice and vehicle number in the reference			
	Total		\$900.00

Chen Joo Trading UEN: 53168792M
100 Jalan Sultan, #04-04, Sultan Plaza, Singapore (199001)

Tel: 6294 8656

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 06 Dec 2022 / 11:24:21

Receipt Date/Time : 06 Dec 2022 / 11:24:02

Tax Invoice/Receipt

Receipt No. : ITNET-00000-221206-001312

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SJF3449U As at 01 Dec 2022/07:30:00 Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SJF3449U			
	Enquiry Fee	7.00	0.49	7.49
	20221206112153301482			
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	DICNV20221206112156828103	SGQR(PayNow)		7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Tuesday, 13 December 2022 8:42 AM
To: derrick21tan@hotmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SJF3449U (CHINA TAIPING) AND SMF455K AT/ALONG PIE TOWARDS CITY ON 01/12/2022

Our Ref: CC6/CTI22012172/pa3

Insured Name : ADEN AUTOMOBILE
Insured Driver : Tay Hui Hui, Belinda (Zheng Hui Hui, Belinda)

Dear Sir/Madam,

ACCIDENT INVOLVING SJF3449U (CHINA TAIPING) AND SMF455K AT/ALONG PIE TOWARDS CITY ON 01/12/2022

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 **SMF455K** 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: Alfred Toh <alfred.toh@sg.cntaiping.com>
Sent: Thursday, 20 April 2023 4:23 pm
To: EzLyna (LKKAUTO); Admin A
Cc: Claims Dept of CTI; Alfred Toh
Subject: RE: {SEEK MANDATE} / Direct Settlement - Accident Involving SJF3449U (OI : SNM22D208698/C02/SJF3449U/TOHHS) and SMF455K (TP : LKK REF - CC6/CTI22012172/pa3) on 01/12/2022

LKK ref : CC6/CTI22012172/pa3
CTI ref: SNM22D208698/C02/SJF3449U/TOHHS

Dear Ezlyna

We refer to your email of even date.

Please proceed to offer the property damage claim up to \$4,857.45. (all in)

Best Regards

Alfred Toh
Assistant Manager
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>
Sent: Thursday, April 20, 2023 11:10 AM
To: Alfred Toh <alfred.toh@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: {SEEK MANDATE} / Direct Settlement - Accident Involving SJF3449U (OI : SNM22D208698/C02/SJF3449U/TOHHS) and SMF455K (TP : LKK REF - CC6/CTI22012172/pa3) on 01/12/2022

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Your ref: SNM22D208698/C02/SJF3449U/TOHHS
LKK ref : CC6/CTI22012172/pa3

Dear Alfred,

ACCIDENT INVOLVING SJF3449U (CHINA TAIPING) AND SMF455K (TP) ON 01/12/2022

We refer to the above matter.

It is an accident under BOLA 27. OI rear ended TP. We are of the view that liability is on our driver's.

We seek your approval to offer repairer "Automotive Repair Centre Pte Ltd" at \$4,857.45 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 8,184.00	\$ 4,050.00 w/GST (L/Sum)
2. Loss of Rental (9 days x \$100)	\$ 900.00	\$ 800.00 (8 days x \$100)
3. LTA Search fee	\$ 7.45	\$ 7.45
Total	\$9,091.45	\$ 4,857.45

Surveyor recommended 6 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 05/04/2023 is only for mandate purpose.

Kindly let us have your approval / instruction.

Thank you.

*I am working from home till 12.05.2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

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: Alfred Toh <alfred.toh@sg.cntaiping.com>

Sent: Wednesday, December 14, 2022 3:39 PM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: Direct Settlement - Accident Involving SJF3449U (OI : SNM22D208698/C02/SJF3449U/TOHHS) and SMF455K (TP : LKK REF - CC6/CTI22012172/pa3) on 01/12/2022

LKK REF: CC6/CTI22012172/pa3

CTI REF: SNM22D208698/C02/SJF3449U/TOHHS -motor trade policy under M/S ADEN AUTOMOBILE

Dear Sirs

We refer to the above matter.

Attach herewith Accident Report (SAS) of SJF3449U for your attention and necessary action.

Please assist to notify National Assessment Centre Services (IDAC) to amend the Date of Accident in accident report (PAGE 1 10 am – PAGE 7.39 AM)

Best Regards

Alfred Toh
Assistant Manager
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Sent: Tuesday, 6 December 2022 2:41 pm
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: O/R: SNM22D208698/C02/MT/ADEN/TOHHS RE: Direct Settlement - Accident Involving SJF3449U (OI : CTI - TBA) and SMF455K (TP : LKK REF - CC6/CTI22012172/pa3) on 01/12/2022

Dear all,

Please note that officer in charge for this case is Alfred Toh.

Claim no SNM22D208698/C02/MT/ADEN/TOHHS .

Dear Alfred,

Pls revert LKK.

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 | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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