

# ARC

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

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

Dear Sir/ Madam

## **LETTER OF DEMAND**

**ACCIDENT INVOLVING VEHICLE NO SND1345L & PC2773J**  
**ALONG HALTON ROAD (JUNCTION AT SEALAND ROAD) ON 20/01/2023.**

We understand that you are the insurer of vehicle PC2773J.

I/We wish to inform you that my/our vehicle SND1345L 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\$ 6,372.00 (w/GST 8%)
2.	Loss of Rental (S\$120.00 x total 7 days) ➤ 7 approved days	S\$ 907.20 (w/GST 8%)
3.	LTA Search Fee/GIA Reports	S\$ 2.00
<b>TOTAL</b>		<b>S\$ 7,281.20</b>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



08/03/2023

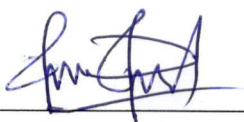
## LETTER OF AUTHORISATION

I/We, Kamarudin Bin Ahmad ("claimant") of 114 Edgefield Plains #17366 S(820114) (address), owner of SND1345L (vehicle no.) hereby authorize Automotive Repair Centre Pte Ltd ("the workshop"), to act on behalf of me/us with respect to my/our claim for repair costs and/or rental and/or loss of use ("claim") for my/our vehicle no. SND1345L that was damaged pursuant to the accident occurred on 20/01/2023 (date) along Halton Road (Junction at Sealand Road) (location) involving vehicle no/s PC2773J ("the accident").

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

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a 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 01 (month) 2023 (year)



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



Signed by "the workshop"  
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMB1SNW00007372200 Claim No : SNM23D200676/C02/PC2773J/LEEPG

Claimant : KAMARUDIN BIN AHMAD

Amount : **S\$7,130.00**  
SINGAPORE DOLLARS SEVEN THOUSAND ONE HUNDRED THIRTY 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. : SND1345L

Insured Vehicle No. : PC2773J

Date of Loss : 20/01/2023

Place of Accident : HALTON ROAD (JUNCTION OF SEALAND ROAD)

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 : HANG XIANG TRANSPORT SERVICES

Driver Name : LAU BEE HWA

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.

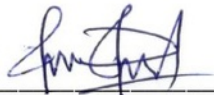
---

(1) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	6,372.00
(3) Loss of <del>Use</del> /Rental/ <del>Earning</del>	S\$	756.00
(4) <del>GIA/Police Reports/</del> Investigation Results/Search Fees	S\$	2.00
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees	S\$	
(7) Cost including Disbursement	S\$	
	=====	
TOTAL . . . . .	S\$	<b>7,130.00</b>
	=====	

---

Claimant Name : Kamarudin Bin Ahmad

NRIC No : 20212

Signature : 

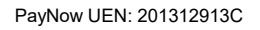
Date : 05/03/2023

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 or 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.



Email: [info@automotiverepaircentre.com.sg](mailto:info@automotiverepaircentre.com.sg)



SINGAPORE 079909

Page: 1

This is an electronically generated invoice, no signature is required



A subsidiary of BKW Automobile Pte Ltd

**B K W RENT A CAR PTE LTD**

UEN/GST No.: 200106276D

120 Lower Delta Road #02-15 Cendex Centre

Singapore 169208

Tel: +65 67387777 Fax: 6738 6666

Website: <https://bkw.sg>

## TAX INVOICE

**Invoiced To**

KAMARUDIN BIN AHMAD

114 EDGEFIELD PLAINS

#17-366

SINGAPORE 820114

**Invoice Number**

A 10412

**Invoice Date**

16/02/2023

**Due Date**

16/02/2023

**VHA Number**

A 10412

**Vehicle Number**

SLN 2013 J

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 25 JANUARY 2023 TO 01 FEBRUARY 2023 YOUR REF: SND 1345 L	7	120.00	840.00

Subtotal 840.00

GST @ 8% 67.20

**Total (incl. GST) 907.20**

Less: Payments -

**Amount Due S\$907.20**

Account Name: BKW RENT A CAR PTE LTD

Account No: 118-312-9991 Paynow UEN: 200106276D

Bank: UNITED OVERSEAS BANK LTD (UOB)

Branch: UOB Shaw Centre Branch

Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208

Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG

All cheques must be made payable to BKW RENT A CAR PTE LTD.

\* Please indicate the invoice number and vehicle number in the reference.





# BKW RENT A CAR PTE LTD

120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6271 1661

ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D

24 HOURS HELPLINE : 6223 1122

A / BMS / P

VHA No: 10412

Workshop: ARC-WL

## VEHICLE HIRING AGREEMENT

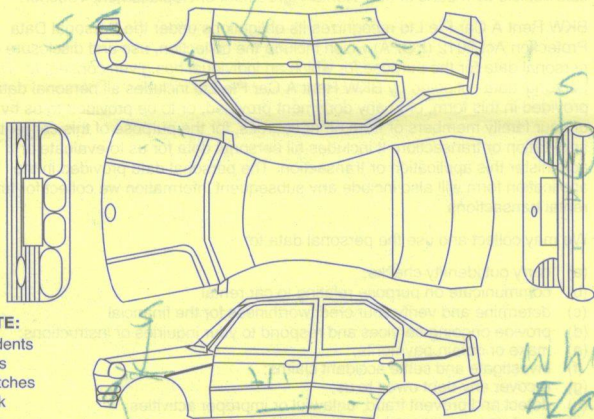
### HIRER'S PARTICULARS

Name (as in I/C) KAMARUDIN BIN AHMAD  
NRIC/Passport No: [REDACTED] Date of Birth: 19/6/1969  
Address: BLK 114 EDGEFIELD PLAINS #17-366 Age: 54  
S( 820114 )  
Name & Address of Employer: [REDACTED]  
Occupation: [REDACTED] Driving Exp: 14/12/92  
Driving Licence No: [REDACTED] Passed Date: 14/12/92  
D/L Type: Local/Int'l/Others: [REDACTED]

### AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C) [REDACTED]  
NRIC/Passport No: [REDACTED] Date of Birth: [REDACTED]  
Address: [REDACTED] Age: [REDACTED]  
S( [REDACTED] )  
Occupation: [REDACTED] Driving Exp: [REDACTED] Yrs  
Driving Licence No: [REDACTED] Passed / Expiry Date: [REDACTED]  
D/L Type: Local/Int'l/Others: [REDACTED] Contact No: [REDACTED]

Hirer's Own Vehicle No:	<u>5N01345L</u>	Replace Veh No:	
Loan Vehicle No:	<u>SLN 2013J7</u>	VR No:	
Make & Model:	<u>Elantra</u>	Auto/Manual Group:	
CHARGES : \$ cts			
Daily <u>7</u> day @ \$ <u>120</u>	Per day	<u>\$840</u>	<u>1</u>
Weekly/Monthly <u>1</u> week @ \$ <u>7</u>	Per week/Monthly		
Others			
CDW/PAI @ \$	Per day/Monthly		
Delivery/Collection Svc			
GST <u>8%</u> <u>\$67</u> <u>20</u>			
(A) SUB-TOTAL <u>\$907</u> <u>20</u>			
Petrol Level & Surchage	OUT	E	1/4
	IN		
<input type="checkbox"/> Return the same petrol level			
First <u>      </u> km FREE per day			
Excess mileage is chargeable at <u>      </u> cents per km			
GST			
TOTAL CHARGES			



INDICATE:  
A - Accidents  
D - Dents  
S - Scratches  
X - Crack

NON WAIVER EXCESS (Subject to GST): \$ 2600/-  
ACCESSORIES CHECK  
☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : [Signature] Additional Driver's Signature : [Signature]

SINGAPORE Use Only \*Please refer to point 5

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 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 BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver by BKW must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- 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 hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling, illegal racing), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of minimum \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or 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 hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full 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. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's fur between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' 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 statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
25/1/23	12:00	109766	NH	IC + DL

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 Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
1/2/23	16:20	110676		

Hirer's/Driver Signature

Hirer's/Driver Signature




INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

PC2773J

Date of Accident

20/01/2023 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ..... **China Taiping Insurance (Sing...**

Period of Insurance ..... **01/05/2022 - 31/08/2023**

Requested By ..... **Tan Kok Leong (Automotive R...**

Requested Date ..... **22/01/2023 11:44**

#### Payment details

Request Amount: **S\$1.85**

GST Amount: **S\$0.15**

Total Amount Due (GST Inclusive): **S\$2**

#### General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 10 March 2023 5:03 PM  
**To:** mlts\_256@yahoo.com.sg  
**Subject:** ACCIDENT INVOLVING PC2773J(CHINA TAIPING) AND SND1345L AT/ ALONG SEALAND ROAD TOWARDS HALTON ROAD ON 20/01/2023

**HANG XIANG TRANSPORT SERVICES**  
**DRIVER: LAU BEE HWA**

[By Email Only]

Dear Sir/Madam,

**You Ref: PC2773J**  
**Our Re: CC6/CTI23001171/Kpa3**  
**ACCIDENT INVOLVING PC2773J(CHINA TAIPING) AND SND1345L AT/ ALONG SEALAND ROAD TOWARDS HALTON ROAD ON 20/01/2023**

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 SND1345L 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.

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)



## Hsiao Tong (LKKAUTO)

**From:** Cecilia Lee <cecilia.lee@sg.cntaiping.com>  
**Sent:** Monday, 29 May 2023 7:14 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: [SEEK MANDATE] - SNM23D200676/C02/PC2773J/LEEPG - Direct Settlement - Accident Involving PC2773J (OI : CTI - TBA) and SND1345L (TP : LKK REF - CC6/CTI23001171/Kpa3) on 20/01/2023

Hi Hsiao Tong

Please proceed as proposed.

Thanks & Best Regards,  
**Cecilia Lee**  
Claims Department

*Disclaimer: This e-mail and any files transmitted with it is intended only for the named recipients and may contain confidential information. Any unauthorized disclosure, use or dissemination of this message, either in whole or partial, is prohibited. If you are not the intended recipient, please notify the sender immediately. Please delete the e-mail and any copies of it thereafter.*

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Monday, May 15, 2023 11:22 AM  
**To:** Cecilia Lee <cecilia.lee@sg.cntaiping.com>  
**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** [SEEK MANDATE] - SNM23D200676/C02/PC2773J/LEEPG - Direct Settlement - Accident Involving PC2773J (OI : CTI - TBA) and SND1345L (TP : LKK REF - CC6/CTI23001171/Kpa3) on 20/01/2023

**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.

Your ref: **SNM23D200676/C02/PC2773J/LEEPG**  
LKK ref : CC6/CTI23001171/Kpa3q2

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING PC2773J(CHINA TAIPING) AND SND1345L(TP) ON 20/01/2023**

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he failed to stop at stop line and collided with third party.

We seek your approval to offer repairer **"AUTOMOTIVE REPAIR CENTRE PTE LTD"** at **\$7,130.00(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 8% GST)	\$ 14,040.00	\$ 6,372.00(\$5,900.00 + 8%GST)
2. Loss of RENTAL (7days x \$120.00)(+8%GST)	\$ 907.20	\$ 756.00(7DAYS X \$100.00+8%GST)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00

<b>Total</b>	\$ 14,949.20	<b>\$ 7,130.00</b>
--------------	--------------	--------------------

Surveyor recommended 7days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 09/05/2023 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)

---

**From:** Cecilia Lee <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.com)>

**Sent:** Monday, February 6, 2023 1:42 PM

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

**Cc:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** O/R: SNM23D200676/C02/PC2773J/LEEPG - Direct Settlement - Accident Involving PC2773J (OI : CTI - TBA) and SND1345L (TP : LKK REF - CC6/CTI23001171/Kpa3) on 20/01/2023

Hi Sir/Madam

Attached OI SAS & email correspondences with OI.

Password will be sent via separate email.

Thanks & Regards

Cecilia Lee

---

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

**Sent:** Saturday, 4 February 2023 4:02 pm

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

**Cc:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving PC2773J (OI : CTI - TBA) and SND1345L (TP : LKK REF - CC6/CTI23001171/Kpa3) on 20/01/2023

**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 Sirs/ Madam,

We refer to the above matter.

We have inspected TP vehicle SND 1345L at M/s Automotive Repair Centre Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- 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)