



WITHOUT PREJUDICE

Our Ref: SNF 2655A

Your Ref: SNP 8839U

7th November 2025

AIG Asia Pacific Insurance Pte Ltd
Attn: Motor Claim Department

Dear Sir / Mdm ,

Accident Involving: SNF 2655A and SNU 8839U
Date of Accident: 4th October 2024
Location of Accident: Towards Tuas before Speed Cam

We refer to the aforementioned accident and hereby submit our claim as below:

Cost of Repaid as Agreed	\$9,500.00	
Loss Of Use	\$1760.00	Invoice as attached
Grand Total	\$11,260.00	

Kindly pay the Grand Total Amount of **\$11,260.00** to:

MS CAR AUTO PTE LTD
8 Kaki Bukit Ave 4 #01-07
Premier @ Kaki Bukit
Singapore 415875

For further query, please feel free to contact us at 6385-1838 or email: msgroupoffice@gmail.com

Thank you.



Regards,
Yap June

The above settlement is in respect of our client for damage pertaining to his motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

MS Car Auto Pte Ltd UEN: 201726092Z GST No : 201726092Z Address: 8 Kaki Bukit Ave 4 #01-07 Premier@Kaki
Bukit S'415875 Tel: 6385-1838 Fax: 6386-1838 Email: msgroupoffice@gmail.com /
mscarautopl@gmail.com

To : MS CAR AUTO PTE LTD
CRN : 201726092Z
located at : 8 Kaki Bukit Ave 4, #01-07, Premier @ kaki Bukit Singapore 415875

Letter of Authorization & Undertaking

In Respect of Accident Involving my/our Vehicle No.: 3NF 2655A
and 3NU 88394 and
and and
@ Towards Tuas before Speed Cam
dated 4th October 2024

1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you - in the form of payment cheque made in favor to **MS CAR AUTO PTE LTD.**

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
6. This authorization shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,



Claimant Signature & Co's Stamp (if applicable)

Date: 07/10/2024

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

“We/I, MS CAR AUTO PTE LTD (“the workshop”) hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$10,300.00 (Global Sum) for vehicle no. SNF2655A that was damaged pursuant to the accident which occurred on 04/10/2024 (date) along AYE TOWARDS TUAS (location) involving vehicle no/s SNP8839U This is pursuant to the inspection conducted on 04/10/2024 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner NURUL JANNAH BINTE MD LATIFF (the third party claimant”) of vehicle no. SNF2655A make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by “the third party claimant”.

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that “the third party claimant” after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SNF2655A (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of “the third party claimant” pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 18th (day) of November (month) 2025 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

my execution of this Discharge Voucher is only
for my claim for property damage and not prejudicial
to any other claims arising from the same accident.

hello

THIS IS YOUR INVOICE

Kindly remit payment to our office address stated below. If you have any query pertaining to this invoice, please feel free to contact us.



No 8 Kaki Bukit Avenue 4 #01-07
Premier @ Kaki Bukit
Singapore 415875

Tel: 6385 1838 Fax: 6386 1838
msgrouppoffice@gmail.com

INVOICE DATE: 18-Nov-25

INVOICE NOS: MSC2655A-24/1117

Reference: SNF 2655A

Date Of Accident: 4-Oct-24

Billed To AIG Asia Pacific Insurance Pte Ltd

On Behalf Of: Nurul Jannah Binte MD Latiff

Invoice Type: 3rd Party PD Claim

INVOICE TOTAL IN SGD

\$ 10,300.00

DESCRIPTION

AMOUNT (\$\$)

Lump Sum Amount Payable for Supply of Spare Parts & Labour
Pertaining to Accident Repair of: SNF 2655A

\$ 10,300.00

Amount Due \$ **10,300.00**

COMMENTS

1. Total payment due in 30 days.
2. All Cheques must be made payable to MS CAR AUTO PTE LTD.
3. Please include our invoice number at the back of your cheque.
4. Zero Liability.

5 **UEN : 201726092Z**

For MS Car Auto Pte Ltd



Signature & Stamp

PAYMENT DETAILS

THANK YOU FOR YOUR PROMPT PAYMENT.

**Motor Stop Pte Ltd**

8 Kaki Bukit Avenue 4
#01-07 Premier @ Kaki Bukit
Singapore 415875

Phone: 6385 1838 Fax : 6386-1838
motorstoppteltd@gmail.com
motorstopoffice@gmail.com

INVOICE

DATE	15-Oct-24
INVOICE #	2655A-1664/0716
YOUR REFERENCE #	SNF 2655A
OUR REFERENCE #	SJY 572R

BILL TO

Nurul Jannah Binte MD Latiff
C/O MS Car Auto Pte Ltd

DESCRIPTION		AMOUNT (\$\$)
Leasing of Vehicle Number:	SJY 572R	1,760.00
Rental Rate Per Day	\$160.00	
Rental Day	11	
Rental Period	4/10/2024 To 15/10/2024	
Total Payable \$		1,760.00

OTHER COMMENTS

1. Total payment due in 30 days.
2. All Cheques payment must be made payable to **MOTOR STOP PTE LTD.**
3. Please include our invoice number at the back of your cheque.

**OFFICIAL USE ONLY**

If you have any questions about this invoice, please contact
motorstoppteltd@gmail.com

Thank You For Your Business!

**Motor Stop Pte Ltd**

(Company Reg. No: UEN 201311460D)

8 Kaki Bukit Ave 4 #01-07 Premier @ Kaki Bukit


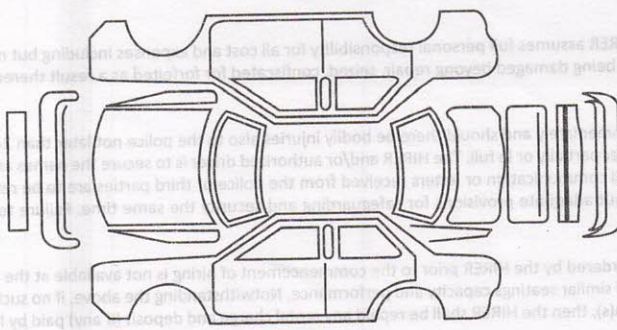
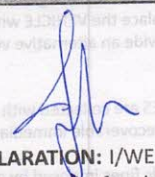

Singapore 415875

Tel: 6385 1838 Fax: 6386 1838

Email: motorstoppteltd@gmail.com

motorstopoffice@gmail.com

RENTAL AGREEMENT**MS 1664**

HIRER'S PARTICULAR		Vehicle No / Model	Rental VEHICLE No / Model
Name: <u>NURUL JANNAH BINTE MD LATIF</u>		<u>SNF 2655A</u>	<u>SSY 572R</u>
NRIC/Passport No: <u>S9215994B</u>		Date / Time Out:	Date / Time In:
Driving License No: _____ Exp: _____		<u>4/10/24 21:30</u>	<u>15/10/24 9:40</u>
Address: <u>BIC 357 XING AN RD</u> <u>H 07-53 S(610357)</u>		Fuel Tank Level	
Tel: _____			
ADDITIONAL DRIVER'S PARTICULAR (AUTHORIZED DRIVER)		RENTAL CHARGES	
Name: _____		TOTAL S\$	
NRIC/Passport No: _____		Hour @ _____ per hour	<u>\$1760/-</u>
Driving License No: _____ Exp: _____		11 Days @ <u>\$160</u> per day	
Address: _____		Weeks @ _____ per week	
Tel: _____		Months @ _____ per month	
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		Additional Payable: _____	
		SUBTOTAL Payable: <u>\$1760/-</u>	
		DEPOSIT AMOUNT PAID DEPOSIT AMOUNT REFUNDED / Date	
		Mode of Payment	
Physical Damage Excess		ADDITIONAL REMARKS	
Singapore - Own Damage	S\$2,500		
Singapore - 3rd Party Damage	S\$2,500		
Malaysia (if applicable)	S\$10,000		
Acknowledgement		HIRER'S DECLARATION: I/WE agree to the terms and conditions above and as set overleaf and declare that all information given on this form are true and accurate. My/Our driving licence (s) is/are current and not disqualified from driving. You may charge all amounts due on the rental to my/our account.	
IMPORTANT NOTE:		HIRER Signature / Date	
1. The person(s) signing this Rental Agreement assumes full personal responsibility, jointly and severally with the firm, person or organization, the driver or all authorized driver in whose name he/they might sign.			
2. Only persons above 23 and below 65 years of age with more than 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.			
3. Vehicle is strictly for use in Singapore only and may not be driven or taken out of Singapore without the prior written consent of Motor Stop Pte Ltd.			
4. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or traddicking, smuggling), commercial purposes (e.g. taxi, uber, grab car/ car pool usage) is strictly prohibited.			
5. In case of accident, the hirer shall report to Motor Stop Pte Ltd immediately. If there are bodily injuries, a police report must be made within 24 hours.		Authorized Signatory On Behalf of Motor Stop Pte Ltd	

Daphne Lee (LKK Auto)

From: Daphne Lee (LKK Auto)
Sent: Thursday, 10 October 2024 9:27 AM
To: zaini@tchospitality.asia
Cc: Admin A
Subject: ACCIDENT INVOLVING SNP 8839U(AIG) AND SNF 2655A AT/ALONG AYE TOWARDS TUAS ON 04/10/2024

Our Ref: CD/AIG24100141/Ama3
AIG Ref: 9747044289SG

M/S DOWNTOWN TRAVEL SERVICES PTE LTD

Dear PERSON IN CHARGE/ HENG ZIJUN,

ACCIDENT INVOLVING SNP 8839U(AIG) AND SNF 2655A AT/ALONG AYE TOWARDS TUAS ON 04/10/2024

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

We have received a claim from **SNF 2655A** against your insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Thank you.

Best Regards,

Daphne Lee (Ms) | Case Handler

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com|

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	08 Oct 2024 11:05	Clim Dtl Modified	Claimant's Name: -> NURUL JANNAH BINTE MD LATIFF. Claimant's ID: -> S9215944B.	[A] HOW MEI KWAN
2	08 Oct 2024 11:05	Clim Veh Model Changed	(207437) TOYOTA YARIS CROSS 1.5 XB CVT (A).	[A] HOW MEI KWAN
3	08 Oct 2024 11:05	Clim Created	Reg No: SNF2655A. Acct Date: 2024/10/04. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: Ms Car Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	08 Oct 2024 11:05	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	08 Oct 2024 11:05	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/10/17	[A] HOW MEI KWAN
6	08 Oct 2024 11:05	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	08 Oct 2024 11:05	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	08 Oct 2024 11:05	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	08 Oct 2024 11:05	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	08 Oct 2024 11:05	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	10 Oct 2024 09:19	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
12	10 Oct 2024 09:20	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
13	10 Oct 2024 09:21	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
14	10 Oct 2024 09:21	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
15	24 Oct 2025 11:05	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2024/10/17	[A] Daphne Lee Mooi Ngiuk
16	17 Nov 2025 14:27	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	17 Nov 2025 14:27	Ins Email Updated	[None] -> [zaini@tchospitality.asia]	[A] JOANNE LEE KHANG MIN
18	17 Nov 2025 14:27	Clim Dtl Modified	Insured Address 1: -> -. Insured Address 2: -> -. Insured PostCode: -> -. Insured City: -> 1552. Driver Name: -> hengzijun. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	17 Nov 2025 14:27	Clim Dtl Modified	JPJ Reg. Date: -> 2022/03/17.	[A] JOANNE LEE KHANG MIN
20	17 Nov 2025 14:27	Clim Details Notified		[A] JOANNE LEE KHANG MIN
21	17 Nov 2025 14:48	Adj Mandate Request	Cur Req:10600.00:Liability: 100% (BOLA 28) *Quantum: \$10,600.00(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
22	18 Nov 2025 08:52	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/10/17. Mandate Remarks: Notwithstanding mandate given above, to reduce LOR 10 days max.	[I] Lum, John
23	18 Nov 2025 08:52	Adj Mandate Set	Approved:10600.00:Notwithstanding mandate given above, to reduce LOR 10 days max.	[I] Lum, John

Date From

Date To

Audit TypeNone

Go

ACTIVITY
No record

Merimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
3250965	09 Oct 2024 10:43:09	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SNF2655A	SNP8839U	12.00
3502652	24 Oct 2025 11:05:57	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SNF2655A	SNP8839U	12.00