



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

TO: AIG INSURANCE
AIG BUILDING
78 SHENTON WAY, LEVEL 1
SINGAPORE 079120

C/O: LKK AUTO CONSULTANTS PTE LTD
BLK 51 PAYA UBI INDUSTRIAL PARK,
UBI AVENUE 1 #02-25 SINGAPORE 408933

REPAIR BILL

Invoice : 202411-078
Date : 07/11/2024
Vehicle : SMN8280C
Make Model : TOYOTA CH-R 1797 cc
Accident Date : 10/10/2024 18:30 (SGT)
Location : CROSS STREET

| Particular | Amount |
|---|-------------------|
| COST OF REPAIR, LUMP SUM | \$4,000.00 |
| LOSS OF USE, 04 DAYS X \$180 PER DAY | \$ 720.00 |
| PRE-REPAIR INSPECTION, 02 DAYS X \$180 PER DAY | \$ 360.00 |
| PURCHASED 3 RD PARTY INSURANCE RESULTS | \$ 2.18 |
| Total | \$5,082.18 |

SAY TOTAL SINGAPORE DOLLARS: FIVE THOUSAND TWO EIGHTY-TWO AND CENTS EIGHTEEN ONLY.



YSK Auto Workshop

LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT 10/10/2024 18:30 SGT INVOLVING SMN8280C & SDE6388T
ALONG CROSS STREET, SINGAPORE

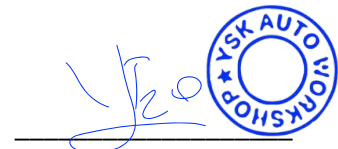
1. I/WE the registered owner of vehicle no.: SMN8280C hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided 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. 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.
4. 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.
5. I/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.
6. 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**.

DATE THIS 11TH DAY OF OCT, 2024



Signature of Owner

(Company's stamp – if any)



Signature of Witness

Name of Witness: DANNY YEO

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

“We/I, **YSK AUTO WORKSHOP** (“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\$2,150.00** (Global Sum) for vehicle no. **SMN 8280C** at was damaged pursuant to the accident which occurred on **10/10/2024** (date) along **CROSS STREET** (location) involving vehicle no/s **SDE 6388T**.

This is pursuant to the inspection conducted on **11/10/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **YSK CAR RENTAL** (the third party claimant”) of vehicle no. **SMN 8280C** 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 **SMN 8280C** (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 02 (day) of Jan (month) 2025 (year)


LKP

Signed by appointed surveyor



Signed by “the workshop” (with chop)



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

TO: AIG INSURANCE
AIG BUILDING
78 SHENTON WAY, LEVEL 1
SINGAPORE 079120

C/O: LKK AUTO CONSULTANTS PTE LTD
BLK 51 PAYA UBI INDUSTRIAL PARK,
UBI AVENUE 1 #02-25 SINGAPORE 408933

REPAIR BILL

Invoice : **202411-078**
Date : **07/11/2024**
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Accident Date : **10/10/2024 18:30 (SGT)**
Location : **CROSS STREET**

| Particular | Amount |
|--------------------------|-----------------|
| COST OF REPAIR, LUMP SUM | \$4,000.00 |
| Total S\$: | 4,000.00 |
| | ===== |

SAY TOTAL SINGAPORE DOLLARS: FOUR THOUSAND ONLY.



YSK Auto Workshop

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SDE6388T

Date of Accident

10/10/2024



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**
Period of Insurance **28/02/2024 - 27/02/2025**
Requested By **Lim Zi Xuan (The One Holding...**
Requested Date **11/10/2024 13:05**

Payment details

Request Amount: **S\$2**
GST Amount: **S\$0.18**
Total Amount Due (GST Inclusive): **S\$2.18**

General Insurance Association

Records Management Centre
GST Registration No: **M400017735**

Print as receipt

Or directly use your browser print function.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 18 October 2024 9:23 AM
To: akmssl@gmail.com
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SDE6388T(AIG) AND SMN8280C AT/ALONG JUNCTION OF CROSS ROAD AND ROBINSON ROAD ON 10/10/2024

SOO SIOW LIAN

[By Email Only]

Dear Sir/Madam,

You Ref: SDE6388T

Our Ref: CD/AIG24100230/Apa3

ACCIDENT INVOLVING SDE6388T(AIG) AND SMN8280C AT/ALONG JUNCTION OF CROSS ROAD AND ROBINSON ROAD ON 10/10/2024

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 SMN8280C against your insurance policy.

We have reviewed the matter and we are of the view that both drivers have an equal obligation to keep a proper lookout and change lanes when it is safe to do so. The case would be settled at equal liability as both driver should exercise caution.

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.

Please note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third-Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Thank you.

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | Email: chewht@lkkauto.com

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

Claim Audit

| AUDIT TRAIL | | | | |
|-------------|-------------------|---------------------------------|--|----------------------------|
| No. | On | Audit | Remarks | By |
| 1 | 14 Oct 2024 15:51 | Clim Dtl Modified | Claimant's Name: -> YSK CAR RENTAL. Claimant's ID: -> 53448450J. | [A] HOW MEI KWAN |
| 2 | 14 Oct 2024 15:51 | Clim Veh Model Changed | (205388) TOYOTA C-HR HYBRID 1.8 S CVT (A). | [A] HOW MEI KWAN |
| 3 | 14 Oct 2024 15:51 | Clim Created | Reg No: SMN8280C. Acct Date: 2024/10/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: YSK Auto Workshop (HQ) | [A] HOW MEI KWAN |
| 4 | 14 Oct 2024 15:51 | Adj Co Assigned | LKK Auto Consultants Pte Ltd (HQ): | [A] HOW MEI KWAN |
| 5 | 14 Oct 2024 15:51 | Adj Next Rpt Changed | Next Rpt:Final Rpt.Due Date:2024/10/23 | [A] HOW MEI KWAN |
| 6 | 14 Oct 2024 15:51 | Adj Mandate Set | Approved:0.00.Reinsp:Adj decides. | [A] HOW MEI KWAN |
| 7 | 14 Oct 2024 15:51 | Clim Ins Co Changed | [200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express) | [A] Merimen Administrator |
| 8 | 14 Oct 2024 15:51 | Label Added | (20224):Field Survey. | [A] Merimen Administrator |
| 9 | 14 Oct 2024 15:52 | Label Added | (19):Fastlane. | [A] HOW MEI KWAN |
| 10 | 14 Oct 2024 15:52 | Adj Adjuster Assigned | [None] -> ADRIAN LING | [A] HOW MEI KWAN |
| 11 | 15 Oct 2024 13:31 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |
| 12 | 16 Oct 2024 08:08 | Video Downloaded | Downloaded Video - Accident | [A] CHEW HSIAO TONG |
| 13 | 16 Oct 2024 10:31 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |
| 14 | 16 Oct 2024 12:33 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |
| 15 | 16 Oct 2024 12:37 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |
| 16 | 16 Oct 2024 12:41 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |
| 17 | 18 Oct 2024 09:17 | Video Downloaded | Downloaded Video - Accident | [A] CHEW HSIAO TONG |
| 18 | 24 Oct 2024 08:34 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |
| 19 | 24 Oct 2024 08:35 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |
| 20 | 08 Nov 2024 09:37 | Adj Im. Advice Submitted | Next Rpt:Final Rpt.Due Date:2024/10/23 | [A] CHEW HSIAO TONG |
| 21 | 11 Dec 2024 14:02 | Adj Rpt Initiated | | [A] CHEW HSIAO TONG |
| 22 | 11 Dec 2024 14:02 | Ins Email Updated | [None] -> [akmssl@gmail.com] | [A] CHEW HSIAO TONG |
| 23 | 11 Dec 2024 14:02 | Insured Phone No Updated | [None] -> [+6581233819] | [A] CHEW HSIAO TONG |
| 24 | 11 Dec 2024 14:02 | Clim Dtl Modified | Claim Conclusion: -> 3. | [A] CHEW HSIAO TONG |
| 25 | 11 Dec 2024 14:02 | Clim Dtl Modified | JPJ Reg. Date: -> 2019/05/24. | [A] CHEW HSIAO TONG |
| 26 | 11 Dec 2024 14:02 | Clim Details Notified | | [A] CHEW HSIAO TONG |
| 27 | 11 Dec 2024 14:31 | Adj Mandate Request | Cur.Req:2252.18:Liability: 50%(BOTH PARTIES CHANGED LANE) *Quantum: \$2,252.18 (all-in). Pls refer to adjuster report for details. *For your approval please. | [A] CHEW HSIAO TONG |
| 28 | 23 Dec 2024 13:46 | Adj Next Rpt Changed | Next Rpt:Final Rpt.Due Date:2024/10/23. Mandate Remarks: 50% liable | [I] Yogarajah, Jegaprakash |
| 29 | 23 Dec 2024 13:46 | Adj Mandate Set | Approved:2252.18:50% liable | [I] Yogarajah, Jegaprakash |
| 30 | 23 Dec 2024 13:50 | Adj Next Rpt Changed | Cur Rpt:Final Rpt. Cur Due Date:2024/10/23. Mandate Remarks: 50% liable | [I] Yogarajah, Jegaprakash |
| 31 | 23 Dec 2024 13:50 | Adj Mandate Set | Approved:2252.18:50% liable | [I] Yogarajah, Jegaprakash |
| 32 | 23 Dec 2024 13:52 | Video Downloaded | Downloaded Video - Accident | [I] Yogarajah, Jegaprakash |

Date From Date To Audit Type

| ACTIVITY |
|---|
| [26/11/2024 13:50] CHEW HSIAO TONG: CALLED OI, MDM SOO. ADVISED HER THAT WE WILL SETTLE THE MATTER AT 50/50. SHE NOTED AND WILL LET AIG TO SETTLE. |
| [26/11/2024 13:50] CHEW HSIAO TONG: REC'D PIR FROM OI. NO ACTION AGAINST ANYONE. |
| [25/10/2024 12:13] CHEW HSIAO TONG: OI MDM SOO CALLED IN, SHE RECEIVED CALL FROM TRAFFIC POLICE THAT TP CLAIM INJURY AND MC. OI FELT THAT TP IS TAKING ADVANTAGE TO CLAIM FO INJURY. SHE HAD FWD HER VIDEO TO TRAFFIC POLICE, TRAFFIC POLICE VERBALLY TELL HER THAT SEEM LIKE TP AT |

FAULT. OI WILL FWD PIR ONCE SHE RECEIVE FROM SPF. KIV TP CLAIM.
 [18/10/2024 16:30] CHEW HSIAO TONG:
 OI CONFIRM ACCIDENT. AWARE TP CLAIM. AGREED TO SETTLE AT 50/50.

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 |
|-------------|-------------------------|-----------------------|----------|------------------------------|--|----------|----------|--------|
| 3254139 | 15 Oct 2024 12:25:48 | TP Case (Insurer) | Motor | LKK Auto Consultants Pte Ltd | AIG Asia Pacific Insurance Pte. Ltd. (Express) | SMN8280C | SDE6388T | 12.00 |
| 3268935 | 08 Nov 2024 09:37:36 | OD/TP Case (Adjuster) | Motor | LKK Auto Consultants Pte Ltd | LKK Auto Consultants Pte Ltd (HQ) | SMN8280C | SDE6388T | 12.00 |