

## WITHOUT PREJUDICE

Our Ref: FZ 616R Your Ref: GBJ 1559Y

17th October 2025

AIG Asia Pacific Insurance Pte Ltd Attn: Motor Claim Department

Dear Sir / Mdm,

Accident Involving: FZ 616R and GBJ 1559Y

Date of Accident: 16<sup>th</sup> July 2024
Location of Accident: 304 Fernvale Link

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

Cost of Repaid as Agreed	\$1,500.00	
Loss Of Use	\$120.00	3 Days @ \$40/Day
Grand Total	\$1,620.00	

Kindly pay the Grand Total Amount of \$1,620.00 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

<sup>\*</sup>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.\*

То

)

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

pursuant to the aforesaid accident.

In	Respect	of Accident	Involving my/o	our Vehicle	No.:	FZ 616R
and		GBJ 155	59Y	and		
and				and		
@ _	304	Fernivale	tink			
date	ed 16	167/2024				

- 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
- 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.
- 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,

Du	1
Claimant Signature & Co's St	amp (if applicable
Date:	

# P2 616R

# 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 \$\\$1,500.00 (Repair Cost), \$\sumsymbol{\S}\\$90.00 (Loss of Use/Rental), \$\sumsymbol{\S}\\$ - (Disbursement) for vehicle no. FZ616R that was damaged pursuant to the accident which occurred on \$\frac{16}{07}/2024\$ (date) at/along \$\frac{304}{500}\$ FERNVALE LINK, SINGAPORE (location) involving vehicle no/s \$\frac{GBJ1559Y}{GBJ1559Y}\$. This is pursuant to the inspection conducted on \$\frac{23}{07}/2024\$ (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner MUHAMMAD RASOUL BIN SHIDDIK (the third party claimant") of vehicle no. FZ 616R 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 **FZ 616R** (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 December (month) 2025 (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)

UEN:

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



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 msgroupoffice@gmail.com

TD UEN: 201726092Z

INVOICE DATE:

18-Dec-25

INVOICE NOS:

MSC616R-24/1142

Reference:

FZ 616R

Date Of Accident:

16-Jul-24

**Billed To** 

AIG Asia Pacific Insurance Pte Ltd

On Behalf Of:

Muhammad Rasoul Bin Shiddik

**Invoice Type:** 

3rd Party PD Claim

INVOICE TOTAL IN SGD 1,500.00 \$

DESCRIPTION

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

FZ 616R

AMOUNT (S\$)

\$

1,500.00

Amount Due \$

1,500.00

#### 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.

UEN: 201726092Z

Signature & Stamp

For MS Car Auto Pte Ltd

**PAYMENT DETAILS** 

#### Yan (LKK Auto)

From: Yan (LKK Auto)

Sent: Wednesday, July 31, 2024 3:54 PM

To: hlaingau@gmail.com
Cc: Hsiao Tong (LKKAuto)

Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING GBJ1559Y(AIG) AND FZ616R AT/ALONG ANCHORVALE LINK ON

16/07/2024

Our Ref: CD/AIG24070385/Aua3

AIG Ref: 2788799142SG

31 JULY 2024

#### ATMOSPHERE AIRCONDITIONING & ENGINEERING PTE LTD

**DRIVER: HLAING MIN AUNG** 

#### ACCIDENT INVOLVING GBJ1559Y(AIG) AND FZ616R AT/ALONG ANCHORVALE LINK ON 16/07/2024

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 **FZ616R** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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.

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,

Yan

#### LKK Auto Consultants Pte Ltd

Email: <u>yan@lkkauto.com|</u> DID: 6841-6051 | fax: 6256-4315

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

### **Claim Audit**

Ξ.	AUDIT TRA	IL		
No		Audit	Remarks	Ву
1	25 Jul 2024 10:22	Clm Dtl Modified	Claimant's Name: -> MUHAMMAD RASOUL BIN SHIDDIK. Claimant's ID: -> S9426012D.	[A] HOW MEI KWAN
2		Clm Veh Model Changed	(206237) HONDA ADV750 745cc ABS AUTO.	[A] HOW MEI KWAN
3	25 Jul 2024 10:22	Clm Created	Reg No: FZ616R. Acct Date: 2024/07/16. 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	25 Jul 2024 10:22	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5		Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/05	[A] HOW MEI KWAN
6	25 Jul 2024 10:22	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	10:22	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8		Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	25 Jul 2024 10:22	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	25 Jul 2024 10:22	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	30 Oct 2025 14:49	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	30 Oct 2025 14:49	Ins Email Updated	[None] -> [hlaingau@gmail.com]	[A] JOANNE LEE KHANG MIN
13	30 Oct 2025 14:49	Clm Dtl Modified	Insured Address 1: -> Insured Address 2: -> Insured PostCode: -> Insured City: -> 1553. Driver Name: -> HLAINGMINAUNG. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	30 Oct 2025 14:49	Clm Dtl Modified	JPJ Reg. Date: -> 2021/07/26.	[A] JOANNE LEE KHANG MIN
15	30 Oct 2025 14:49	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	05 Dec 2025 15:43	Adj Mandate	Cur.Req:1590.00:Liability: 100% BOLA 22 [OI REVERSE AND HIT ONTO TP PARKED VEHI CLE] *Quantum: $(all-in)$ . Pls refer to adjuster report for details. *For your approval plea se.	[A] CHEW HSIAO TONG
17	18 Dec 2025 13:50	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/05	[I] Yogarajah, Jegaprakash
18	18 Dec 2025 13:50	Adj Mandate Set	Approved:1590.00.	[I] Yogarajah, Jegaprakash
	Date F	rom	Date To Audit Type None	<b>∀</b> Go

#### **ACTIVITY**

No record

lerimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
3207898	26 Jul 2024 16:26:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	FZ616R	GBJ1559Y	12.00
3507508	30 Oct 2025 14:49:30	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	FZ616R	GBJ1559Y	12.00