

From: Ashlene Lee Bee Gan (StridesASvcs/Ins & Claims/Tx,RAC&PH) <BeeGan.Lee@stridespremier.com.sg>
Sent: Thursday, 22 May 2025 11:51 AM
To: Claims Admin Support <claimsadminsupport@aig.com>
Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: LOD - ACCIDENT INVOLVING SHD6433D & SLM1328M ON 25/7/2024

Our Ref: **TAX/07/24/2079/AL**

Dear Sir / Madam,

We claim on behalf of STRIDES PREMIER TAXI PTE LTD, formerly known as Strides Taxi Pte Ltd, owner of the vehicle Reg. No.: **SHD6433D**. Your driver's negligent driving has caused the above accident. As a result, my client has suffered the following losses:-

Cost of Repair	\$1,962.00
Loss of Rental	\$566.80 (6.50 days x \$87.20)
Loss of Income	\$390.00 (6.50 days x \$60.00)
Gears search fee	\$2.18
Total	\$2,920.98

We enclose the following documents:

- 1) Repair Invoice
- 2) Proof of Rental Rate
- 3) SAS report
- 4) Laid up report
- 5) Gears Search
- 6) ATA

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Kindly issue payment in favour to **STRIDES PREMIER TAXI PTE LTD**.

Our Bank Details as follow:-

UEN number:	198905369K
Beneficiary Account Name:	Strides Premier Taxi Pte Ltd
Beneficiary Account Address:	23 Changi South Ave 2 #03-02 Singapore 486443
Beneficiary Account No.:	018-008271-3
Beneficiary Bank Code:	7171
Beneficiary Branch Code:	018
Beneficiary Account Currency:	SGD
Beneficiary Bank Name:	DBS BANK LTD
Beneficiary Bank Address:	12 Marina Boulevard DBS Asia Central Marina Bay Financial Centre Tower 3 Singapore 018982
Swift Code:	DBSSGSG

AUTHORIZATION TO ACT

We, **Strides Premier Taxi Pte Ltd** ("the third party claimant") formerly known as Strides Taxi Pte Ltd of **23 CHANGI SOUTH AVE 3 #03-02 SINGAPORE 486443** (address), Owner of **SHD643D** (vehicle no.) hereby authorize **Strides Premier Automotive Services Pte Ltd** ("the workshop") formerly known as Strides Automotive Services Pte Ltd to act for us with respect to our claim for repair costs and/or rental and/or loss of use ("claim") for our vehicle no. **SHD643D** was damage pursuant to the accident which occurred on **25/7/2024** (date of accident) along **BLK 863 YISHUN AVE 4** (location) involving vehicle no/s **SLM1328M** ("the insured").

We further authorize the workshop to settle our abovementioned claim in a manner that they deem fit, and the workshop is further authorized to receive payment further to settlement of our claim with payment cheque/s being made in favour of **Strides Premier Taxi Pte Ltd**.

We further acknowledge that any settlement the workshop may reach on 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 25 (day) of JULY (month) 2024 (year)



Signed by "third party claimant"
(with company stamp if applicable)
Ref: TAX/07/24/2079/AL



Signed by "the workshop"
(with company stamp)

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

“We/I, **STRIDES PREMIER AUTOMOTIVE SERVICES 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\$2,650.00** (Global Sum) for vehicle no. **SHD6433D** that was damaged pursuant to the accident which occurred on **25/07/2024** (date) along **BLK 863 CAR PARK YISHUN AVE 4** (location) involving vehicle no/s **SLM1328M** This is pursuant to the inspection conducted on **25/07/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **STRIDES PREMIER TAXI PTE LTD** (the third party claimant”) of vehicle no. **SHD6433D** 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 **SHD6433D** (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 09 (day) of JANUARY (month) 2026 (year)

**** KINDLY MAKE PAYMENT TO "STRIDES PREMIER TAXI PTE LTD" ****



Signed by appointed surveyor



Signed by “the workshop” (with chop)

REF: TAX/07/24/2079/AL

*** This Discharge Voucher applies only to the claimant's claim or his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date.

Further, the settlement terms herein should not be used as evidence to prejudice to the claimant's personal injuries' claim and/or other uninsured losses claim arising of the subject matter in this action.***

Customer Code: 3000063

STRIDES PREMIER TAXI PTE. LTD.

Block Unit #04-03

23 CHANGI SOUTH AVENUE 2

SINGAPORE 486443

Tax Invoice

GST Reg No. : M200951557

CRN : 199004280Z

Invoice No. : IV240800081

Date : 08.08.2024

Vehicle No. : SHD6433D

Your Ref No. : TAX/07/24/2079

Our Ref No. : 24121929

Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 1,800.00

TOTAL BEFORE GST	\$	1,800.00
ADD GST @ 09 %	\$	162.00
GRAND TOTAL	\$	1,962.00

Remark :

Make/Model : PRIUS4

Accident Date : 24.07.2024

Payment Instructions

By Cheque: Crossed and made payable to "Strides Premier Automotive Services Pte. Ltd." with invoice no. indicated on the reverse side. No receipt will be issued unless requested.

By Bank Transfer:

Account Name : Strides Premier Automotive Services Pte. Ltd.
Bank Name : DBS Bank Ltd - SGD
Bank Account No.: 018-008617-4
Swift Code : DBSSSGSG



Garvin Rozario (Aug 11, 2024 14:17 GMT+8)

Authorised Signature

for Strides Premier Automotive Services Pte. Ltd.

STRIDESPREMIER

TAXI

Our Ref : TAX/07/24/2079/AL

Date : 25/7/2024

To : Claims Department

From : Strides Premier Taxi Pte Ltd

**ACCIDENT INVOLVING SHD6433D & SLM1328M ON 25/7/2024 ALONG
BLK 863 YISHUN AVE 4**

CONFIRMATION OF TAXI RENTAL

This is to confirm the daily taxi rental rate for taxi registration no. SHD6433D is
\$87.20 / day (Inclusive of 9% GST).

Kindly proceed to recover any rental loss from third party as a result of this accident.

Thank you



For Manager
Strides Premier Taxi Pte Ltd

Laid Up Report

Accident Start Date : 25/07/2024

Date Generated : 22/05/2025

Accident End Date : 08/08/2024

User Name : LeeBeeGan

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/07/24/2079	SHD6433D	Strides Premier Taxi Pte Ltd	TOYOTA	PRIUS4	24121929	25/07/2024 9:27 AM	31/07/2024 1:31 PM

Find insurer

Vehicle reg. no.

SLM1328M

Date of Accident

25/07/2024



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**

Period of Insurance **22/08/2023 - 21/08/2024**

Requested By **SHANTI B THAIYAL NAYAGI (S...**

Requested Date **25/07/2024 10:36**

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**



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CD/AIG24070391/Ema3
AIG Ref: 5622796225SG

31 July 2024

Lai Hing Yip (Lai Xingye)
Blk 676B Yishun Ring Road
#11-1918
SINGAPORE 762676

Dear Sir/ Mdm,

ACCIDENT INVOLVING SLM 1328M(AIG) AND SHD 6433D AT/ALONG 863 CAR PARK YISHUN AVE 4 OPEN AIR CAR PARK ON 25/07/2024

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 **SHD 6433D** 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.

Yours faithfully,

Daphne Lee
Case Handler
DID: 6841 2157
Email: daphnelee@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd*
(Motor Claims Dept)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	25 Jul 2024 13:53	Clim Dtl Modified	Claimant's Name: -> Strides Premier Taxi Pte Ltd. Claimant's ID: -> 198905369K.	[A] HOW MEI KWAN
2	25 Jul 2024 13:53	Clim Veh Model Changed	(201861) TOYOTA PRIUS 1.8 HYBRID CVT (A).	[A] HOW MEI KWAN
3	25 Jul 2024 13:53	Clim Created	Reg No: SHD6433D. Acct Date: 2024/07/25. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: ST RIDES PREMIER AUTOMOTIVE SERVICES PTE LTD (HQ)	[A] HOW MEI KWAN
4	25 Jul 2024 13:53	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	25 Jul 2024 13:53	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/05	[A] HOW MEI KWAN
6	25 Jul 2024 13:53	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	25 Jul 2024 13:53	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	25 Jul 2024 13:53	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	25 Jul 2024 13:53	Label Added	(23):Express.	[A] HOW MEI KWAN
10	25 Jul 2024 13:53	Adj Adjuster Assigned	[None] -> CHEN TSUE YEE	[A] HOW MEI KWAN
11	26 Jul 2024 10:48	Clim Registration Modified	Acct Time:07:00:00->07:30:00.	[I] AIG OneClaim Integration User
12	26 Jul 2024 15:52	Clim Registration Modified	Acct Time:07:30:00->07:00:00.	[I] Wan Zaki, Wan Fatimatul Najibah
13	29 Jul 2024 08:20	Video Downloaded	Downloaded Video - Accident	[A] CHEN TSUE YEE
14	31 Jul 2024 09:24	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
15	01 Aug 2024 13:43	Video Downloaded	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
16	03 Sep 2024 08:37	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	03 Sep 2024 08:37	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
18	03 Sep 2024 08:37	Clim Dtl Modified	JPJ Reg. Date: -> 2017/11/01.	[A] JOANNE LEE KHANG MIN
19	03 Sep 2024 08:37	Clim Details Notified		[A] JOANNE LEE KHANG MIN
20	22 May 2025 16:53	Ins Email Updated	[None] -> [raymond.ray42@gmail.com]	[A] Daphne Lee Mooi Ngiuk
21	22 May 2025 16:53	Clim Dtl Modified	Insured Address 1: -> Blk 676B Yishun Ring Road. Insured Address 2: -> #11-1918. Insured PostCode: -> 762676. Insured City: -> 1270. Driver Name: -> LAI HING YIP (LAI XINGYE).	[A] Daphne Lee Mooi Ngiuk
22	22 May 2025 16:55	Adj Mandate Request	Cur.Req:2787.38:Liability: 100% (BOLA 24) *Quantum: \$2,787.38(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
23	23 May 2025 09:37	Video Downloaded	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
24	23 May 2025 09:48	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/05. Mandate Remarks: please proceed with settlement @ \$2,650.18 [COR- \$1962.00 LOR-\$436.00 (5 DAYS) LOI-\$250.00 LTA/GIA-\$2.18]	[I] Syed-Yusoff, Saliha
25	23 May 2025 09:48	Adj Mandate Set	Approved:2650.18:please proceed with settlement @ \$2,650.18 [COR- \$1962.00 LOR -\$436.00 (5 DAYS) LOI-\$250.00 LTA/GIA-\$2.18]	[I] Syed-Yusoff, Saliha

Date From Date To Audit Type