

**Daphne Lee (LKK Auto)**

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**From:** Karen Chan Siau Chin (StridesASvcs/Ins & Claims/Bus)  
<SiauChin.Chan@stridespremier.com.sg>  
**Sent:** Wednesday, 28 August 2024 12:20 PM  
**To:** Admin A; CS A Team  
**Cc:** Tan Wei Teck (StridesASvcs/Ins & Claims/Bus); Balqish Binte Abdul Halil (StridesASvcs/Ins & Claims/Bus); Chong Fei Yuan (StridesMSvcs/Finance/Fin Cont)  
**Subject:** OUR REF:BUS/07/24/5057(AIG) - ACCIDENT ON 28.07.2024 INVOLVING SMB1409J AND GBL3956K ALONG Jelebu Road  
**Attachments:** GEARS.pdf; BUS SAS.pdf; BUS INVOICE.pdf

WITHOUT PREJUDICE

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SMB1409J.  
Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$4,414.50
Loss of Use	\$1,100.00 ( 4 days x \$275.00 )
GEARS search fee	\$2.18
<b>Total</b>	<b>\$5,516.68</b>

We enclose the following documents.

- 1) Repair Invoice
- 2) GIA report
- 3) GEARS Search Fee

We look forward to your confirmation to settle our claims within 15 days from the date of this email.  
Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Best Regards,  
Karen Chan  
Claims Department  
Tel: 6556 3523

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**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\$4,910.00** (Global Sum) for vehicle no. **SMB1409J** that was damaged pursuant to the accident which occurred on **28/07/2024** (date) along **JELEBU ROAD** (location) involving vehicle no/s **GBL3956K** This is pursuant to the inspection conducted on **05/08/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **SMRT BUSES LTD** (the third party claimant”) of vehicle no. **SMB1409J** 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 **SMB1409J** (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 11 (day) of Nov (month) 2024 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Customer Code: 3000066

SMRT BUSES LTD

Block Unit

209 KRANJI ROAD  
SINGAPORE 739484

## Tax Invoice

GST Reg No. : M200951557  
CRN : 199004280Z  
Invoice No. : IV240800227  
Date : 23.08.2024  
Vehicle No. : SMB1409J  
Your Ref No. : BUS/07/24/5057  
Our Ref No. : 24122015  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 4,050.00

TOTAL BEFORE GST	\$	4,050.00
ADD GST @ 09 %	\$	364.50
GRAND TOTAL	\$	4,414.50

Remark :

Make/Model : MAN A22  
Accident Date : 28.07.2024

### 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

*Chuah Yeow Seng*  
Chuah Yeow Seng (Aug 24, 2024 18:33 GMT+8)

Authorised Signature  
for Strides Premier Automotive Services Pte. Ltd.


INSURER ENQUIRY

Find insurer

Vehicle reg. no.

GBL3956K

Date of Accident

28/07/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance ..... **30/06/2024 - 29/06/2025**

Requested By ..... **BALQISH BINTE ABDUL HALIL (...)**

Requested Date ..... **29/07/2024 17:18**

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/AIG24080047/Tma3  
AIG Ref: 8587381216SG

26 August 2024

**SWANFU TRADING PTE LTD**  
15 FOURTH LOK YANG ROAD  
#01-02  
SINGAPORE 629711

Driver: AIK KIM CHOO

Dear Sir/ Mdm,

**ACCIDENT INVOLVING GBL 3956K(AIG) AND SMB 1409J AT/ALONG JELEBU ROAD ON 28/07/2024**

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 **SMB 1409J** against your 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 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](mailto:daphnelee@lkkauto.com)

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	05 Aug 2024 15:32	Clm Dtl Modified	Claimant's Name: -> SMRT BUSES LTD. Claimant's ID: -> 198202292D.	[A] HOW MEI KWAN
2	05 Aug 2024 15:32	Clm Veh Model Changed	(207807) MAN NL320F (A22) 10.5 D (A).	[A] HOW MEI KWAN
3	05 Aug 2024 15:32	Clm Created	Reg No: SMB1409J. Acct Date: 2024/07/28. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: STRIDES P REMIER AUTOMOTIVE SERVICES PTE LTD - WOODLANDS (HQ)	[A] HOW MEI KWAN
4	05 Aug 2024 15:32	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	05 Aug 2024 15:32	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/15	[A] HOW MEI KWAN
6	05 Aug 2024 15:32	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	05 Aug 2024 15:32	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	05 Aug 2024 15:32	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	05 Aug 2024 15:33	Label Added	(23):Express.	[A] HOW MEI KWAN
10	05 Aug 2024 15:33	Adj Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW MEI KWAN
11	08 Aug 2024 09:11	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
12	26 Aug 2024 13:52	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
13	26 Sep 2024 10:33	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	26 Sep 2024 10:33	Ins Email Updated	[None] -> [EMAIL@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
15	26 Sep 2024 10:33	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	26 Sep 2024 10:33	Clm Dtl Modified	JPJ Reg. Date: -> 2014/01/06.	[A] JOANNE LEE KHANG MIN
17	26 Sep 2024 10:33	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	01 Oct 2024 15:55	Adj Mandate Request	Cur.Req:5516.68:Liability: 100% (BOLA NIL) *Quantum: \$5,516.68(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
19	02 Oct 2024 10:35	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/08/15. Mandate Remarks: Mandate approved. LOU 2 days, settle at best.	[I] Goh, Jeremy-CX
20	02 Oct 2024 10:35	Adj Mandate Set	Approved:4916.68:Mandate approved. LOU 2 days, settle at best.	[I] Goh, Jeremy-CX

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
3214153	06 Aug 2024 15:13:12	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMB1409J	GBL3956K	12.00
3242851	26 Sep 2024 10:33:31	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMB1409J	GBL3956K	12.00