



*Our Bro's Workshop (S) Pte Ltd 10 Kaki Bukit Road 2, #03- 37/38,
First East Centre, Singapore 417868 Tel: 66361338 Fax: 66361339*

LETTER OF DEMAND

Attention: Motor Claim Department

Dear Sir/Maam,

Accident involving vehicles: SGG5699G & SKS9647U

Location of Accident: DUNEARN RD TWDS BUKIT TIMAH RD

Date of accident: **28/01/2018, 0800 HRS**

Your Insured: SKS9647U

Claiming party: SGG5699G

I/We wish to inform you that my/our vehicle SGG5699G repairs works have been completed to my/our satisfaction by Our Bro's Workshop (S) Pte Ltd.

I/We therefore propose to claim as follows:

- | | |
|---------------------------------------|-----------|
| • Cost of Repair: | \$1950.00 |
| • Loss of Use/Rental (\$60 X 5 Days): | \$ 300.00 |
| • Insurance enquiry fee | \$ 7.45 |

Total: \$2257.45



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/AIG18001899/Gpb3

09 FEBRUARY 2018

ANG SOON-MENG
BLK 122B SENGKANG EAST WAY
#08-23
SINGAPORE 542122

Dear Sir/Madam,

ACCIDENT INVOLVING SKS 9647U & SGG 5699G ON 28/01/2018

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 SGG 5699G against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG
Case Handler
DID: 6742 3197
FAX: 6741 4108
Email: chewht@lkkauto.com

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

LETTER OF AUTHORITY & INDEMNITY

TO: OUR BRO'S WORKSHOP (S) PTE LTD
10 KAKI BUKIT ROAD 2
#03-38 FIRST EAST CENTRE
SINGAPORE 417868

ACCIDENT INVOLVING VEHICLE NO. SGG 56999 & SKS 16824
ON 26/01/18 ALONG TWO'S BUKIT TIMAH ROAD

1. I/WE, THE OWNER OF VEHICLE NO. SGG 56999 HEREBY INSTRUCT & AUTHORISE YOU TO COMMENCE REPAIRS TO THE SAID VEHICLE.

2. YOU ARE FURTHER AUTHORISED TO APPOINT SOLICITORS ON MY/OUR BEHALF & GIVE THE SOLICITORS FULL INSTRUCTIONS AS IF THE APPOINTMENT IS MADE & INSTRUCTIONS ARE GIVEN BY ME/US WITH RESPECT TO THE CONDUCT OF MY/OUR CLAIM AGAINST THE THIRD PARTY DRIVER AND/OR HIS INSURERS INCLUDING IF NECESSARY, TO COMMENCE LEGAL PROCEEDINGS IN COURT IN MY/OUR NAME AGAINST THE THIRD PARTY.

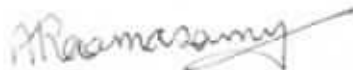
3. YOU HAVE MY/OUR FULL AUTHORITY TO INSTRUCT MY/OUR SOLICITORS TO NEGOTIATE A SETTLEMENT WITH THE THIRD PARTY AND/OR HIS INSURERS ON SUCH TERMS AS YOU DEEM FIT. UPON SETTLEMENT OF MY CLAIM, YOU ARE AUTHORISED TO SIGN ANY DISCHARGE VOUCHER OR ANY DOCUMENTS TO CONFIRM MY ACCEPTANCE OF THE SETTLEMENT AS FULL AND FINAL DISCHARGE OF MY CLAIM, ON MY BEHALF.

4. UPON RESOLVING MY/OUR CLAIM, YOU ARE AUTHORISED TO AGREE WITH MY/OUR SOLICITORS ON THE AMOUNT OF THEIR PROFESSIONAL COSTS & DISBURSEMENTS FOR ACTING FOR ME/US AND TO RECEIVE PAYMENT OF THE BALANCE OF THE SETTLEMENT SUM ON MY/OUR BEHALF DIRECTLY INTO YOUR ACCOUNT.

5. IN THE EVENT THAT I/WE AM/ARE REQUIRED TO ATTEND AT MY/OUR SOLICITORS' OFFICE OR TO ATTEND COURT IN CONNECTION WITH MY/OUR CLAIM, I/WE SHALL RENDER FULL CO-OPERATION.

6. IN THE EVENT THAT MY/OUR CLAIM AGAINST THE THIRD PARTY AND/OR HIS INSURERS IS NOT SUCCESSFUL OR CANNOT BE PROCEEDED WITH, I/WE AUTHORISE YOU TO MAKE A CLAIM AGAINST MY/OUR OWN INSURERS FOR THE COST OF REPAIRS & ANY OTHER LOSSES RECOVERABLE UNDER MY/OUR POLICY OF INSURANCE. IN THIS RESPECT, I/WE UNDERSTAND & ACCEPT THAT THE EXCESS AMOUNT APPLICABLE UNDER THE POLICY OF INSURANCE SHALL BE BORNE BY ME/US. I/WE SHALL ALSO BE PERSONALLY LIABLE TO BEAR ALL LEGAL COSTS INCURRED BY YOU IN CLAIMING BACK FOR THE REPAIR COSTS BY THE SOLICITORS.

7. IF FOR WHATEVER REASON, MY/OUR INSURERS REJECT MY/OUR CLAIM FOR INDEMNITY FOR THE COST OF REPAIRS AND/OR ANY OTHER LOSSES RECOVERABLE UNDER THE POLICY OF INSURANCE OR MAKE AN OFFER TO PAY LESS THAN THE AMOUNT CLAIMED BY YOU, I/WE AGREE & UNDERTAKE TO PAY THE FULL AMOUNT OF YOUR REPAIR BILL & SURVEY FEES & ANY OTHER EXPENSES REASONABLY INCURRED ON MY/OUR BEHALF OR TO PAY YOU THE DIFFERENCE IN AMOUNT, AS THE CASE MAY BE.



DATED THIS ON 27/1/18

NAME: A. RAMASAMY
NRIC/ROC NO: S0199372J

NAME OF INSURERS: _____
POLICY NO: _____
EXCESS: _____

ADDRESS: Blk 462 Hougang Ave 10
CONTACT NO: 98204945

#03-950
5530462

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

"We/I, OUR BRO'S WORKSHOP (S) 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\$1,950.00(Repair Cost), S\$300.00(Loss of Use/Rental), S\$---(Disbursement) for vehicle no. SGG5699G that was damaged pursuant to the accident which occurred on 28/01/2018 (date) along DUNEARN ROAD(location) involving vehicle no/s SKS9647U. This is pursuant to the inspection conducted on 31/01/2018 (date) at "the workshop".

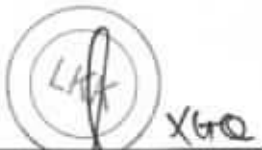
We/I confirm that we/I are/am authorized by the owner A RAAMASAMY (the third party claimant") of vehicle no. SGG5699G make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

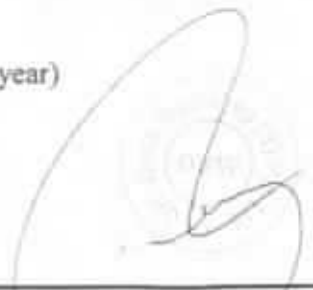
We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SGG5699G(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 04 (day) of 12 (month) 20 19 (year)


Signed by appointed surveyor


Signed by "the workshop" (with chop)



OUR BRO'S WORKSHOP (S) PTE LTD

bizSAFE₃

10 Kaki Bukit Road 2 #03-38 First East Centre Singapore 417868

Phone : 65-66361338 Fax : 65-66361339

Email : mani@owsproshop-obw.com RCB : 201129936E

INVOICE

1602805

TO : AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY
#07-16 AIG BUILDING
SINGAPORE 079120

DATE 4/12/2019
VEHICLE NO. SGG5699G
VEH.MODEL TOYOTA ALTIS
MILEAGE :

CONTACT:

EMAIL:

REMARK :

JOB DESCRIPTION	QTY	PRICE	TOTAL AMT.
COST OF REPAIR FOR SGG5699G	1	\$ 1,950.00	\$ 1,950.00

TOTAL : \$ 1,950.00

REMARKS :-

CUSTOMER SIGNATURE/CO. STAMP

OUR BRO'S WORKSHOP (S) PTE LTD

Received in Good Order & Condition.

Goods sold are not Returnable.

Interest rate of 2% per month will be imposed on overdue amount

E & O.E

Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SKS9647U	28 Jan 2018 / 08:00:00	AIG ASIA PACIFIC INSURANCE PTE. LTD.