



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/AIG18007139/T1pa3

23 APRIL 2018

**JAYAKUMAR GANAPATHY**  
329 RIVER VALLEY RD  
#17-02 YONG AN PARK  
SINGAPORE 238361

Dear Sir/Madam,

**ACCIDENT INVOLVING SLB 1743E & SJK 3481Z ON 25/03/2018**

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 SJK 3481Z 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](mailto:chewht@lkkauto.com)

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

**AUTHORIZATION TO ACT**

**(AIG Asia Pacific -- EXPRESS THIRD PARTY CLAIM)**

I, Loh Tsee Foong ("the third party claimant)  
of 6 Happy Avenue Central S(369899) (address),  
owner of SJK34812 (vehicle no.) hereby authorize  
SK Automobile Pte Ltd

("the workshop") to act for me with respect to claim for repair costs and/or  
rental and/or loss of use ("claim") for my vehicle no. SJK34812 that was  
damaged pursuant to the accident which occurred on 27.3.18 (date) along  
Tessonjohn Rd before Civil Service (location)  
involving vehicle no/s SLB1743E ("the accident").

I further authorize the workshop to settle the above mentioned claim in a manner  
that they deem fit and the workshop is further authorized to receive payment  
further to settlement of my claim with payment cheque/s made in favour of the  
workshop.

I further acknowledge that any settlement the workshop may reach on my 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.

Date this 18 day of 04 (month) 2018 (year)

[Signature]

Signed by "the third party claimant"

[Signature] 

Signed by "the workshop"

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

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

"We/I, SK AUTOMOBILE 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\$3,745.00 (Repair Cost), S\$360.00 (Loss of Rental/Use), S\$2.00 (Disbursement), for vehicle no. SJK 3481Z that was damaged pursuant to the accident which occurred on 25/03/2018 (date) along TESSENHOHN ROAD (location) involving vehicle no/s SLB 1743E. This is pursuant to the inspection conducted on 16/04/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LOH TSEE FOONG ("the third party claimant") of vehicle no. SJK 3481Z 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 SJK 3481Z (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 26<sup>th</sup> (day) of July (month) 2019 (year)



MTF

Signed by appointed surveyor

Signed by "the workshop" (with chop)

# SK AUTOMOBILE PTE LTD

23 Kaki Bukit Ave 4 #03-01  
Vicom Inspection Centre (South Wing) S415933  
Phone +65 6789-5155 Fax +65 6783-5155  
CO Reg No. 201500047H GST Reg No. 201500047H

## TAX INVOICE

**DATE:** 16.05.2019  
**INVOICE #** IV19-90218  
**VEH REG NO:** SJK 3481Z  
**-AMEND-**

**Bill To:**  
**AIG ASIA PACIFIC INSURANCE PTE LTD**  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

DESCRIPTION	AMOUNT
Being cost of repair inclusive of labour charges, parts and accessories for the abovementioned vehicle.	\$ 3,500.00
<b>Sub.Total</b>	<b>\$ 3,500.00</b>
<b>7% GST</b>	<b>\$ 245.00</b>
<b>Total</b>	<b>\$ 3,745.00</b>

Make all cheques payable to "SK AUTOMOBILE PTE LTD"

THANK YOU FOR YOUR BUSINESS!





**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

### Third Party Insurer Enquiry

Our Ref No: GR-18-052285  
Date of Request: 09/04/2018

Your Ref No: Online Purchase

SK Automobile Pte Ltd  
23 Kaki Bukit Avenue 4  
#03-01 Vicom Inspection Centre  
Singapore 415933

Dear Sir/Madam,

Enquiry Date 09/04/2018  
Enquiry By Juliana Binte Johari  
P Vehicle No. SLB1743E  
Accident Date 25/03/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLB1743E	AIG Asia Pacific Insurance Pte. Ltd.	30/03/2017-29/03/2018	65-6419-3000

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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SK Automobile Pte Ltd  
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Dear Sir/Madam,

Enquiry Date 09/04/2018  
Enquiry By Juliana Binte Johari  
P Vehicle No. SLB1743E  
Accident Date 25/03/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO  Cash  Cheque