

Your Ref : SKA 1079G
Our Ref : SHC 3969A

Larry Tay Yak Siong c/o
CHUNNI MOTOR WORK PTE LTD
Blk 10 Ang Mo Kio Industrial Park 2A
#03-19 AMK AutoPoint
Singapore 568047

(vic)
Date : 27/06/18

The Motor Claims Department

ATG Co LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 # 01-25
Paya Ubi Ind Park
Singapore 408933

WITHOUT PREJUDICE

Dear Sir / Madam,

RE: ACCIDENT INVOLVING SHC 3969A/SKA 1079G/SLK 7070B/SKE 7885K On 15/05/2018

ALONG Marine Parade Rd Twds Bedok South Rd B4 Traffic Light Along Telok Kurau Rd

I am the owner/hirer of motor vehicle/taxi, SHC 3969A, which was involved in the above-mentioned accident.

The motor vehicle/taxi was surveyed by your appointed appraiser at the premises of M/S CHUNNI MOTOR WORK PTE LTD. The accident was caused by your insured's negligent driving and or management of his vehicle. Therefore, I am claiming damages and losses sustained by me against you in connection with the accident based on the appraiser's recommendation.

Our claim is as follows:


1) Cost of Repair	S\$ 21,400.00
2) Loss of Rental	S\$ 2,185.00
3) Loss of Income	S\$ 950.00
4) GIA Report Fee	S\$
5) LTA Search Fee	S\$ 2.00
6) Survey Report Fee	S\$
	<u>S\$ 24,537.00</u>

We enclose herewith the following relevant supporting documents :

- a) Authorisation Letter
- b) Final repair bill(s)
- c) LTA Search
- d) GIA report(s)
- e) Insurance Certificate

Kindly look into the matter and revert as soon as possible. Thank you.

Yours faithfully





Auto
Consultants
Pte Ltd

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

03 JULY 2018

LOW WAI YUI
373 ONAN ROAD
#05-12 MALVERN SPRINGS
SINGAPORE 424775

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/AIG18009057/Dha3

YOUR REF : SKA 1079G

ACCIDENT INVOLVING SKA 1079G / SHC 3969A / OTHERS ALONG MARINE
PARADE ROAD ON 15.05.2018

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 Body Repairer/Workshop acting on behalf of the owner of SHC 3969A against your motor insurance policy.

Based on the accident report, accident scenario and evidence at hand, it was reported that your vehicle had collided to the Third-Party vehicle SHC 3969A. As such, liability may not be on your favour.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)



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- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

kennethmahchernfeng@gmail.com
(Email)

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Tuesday, 3 July, 2018 4:09 PM
To: kennethmahchernfeng@gmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: YOUR REF: SKA 1079G_ACCIDENT INVOLVING SKA 1079G / SHC 3969A / OTHERS ALONG MARINE PARADE ROAD ON 15.05.2018



Auto
Consultants
Pte Ltd

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

03 JULY 2018

LOW WAI YUI
373 ONAN ROAD
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SINGAPORE 424775

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- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)

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To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

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If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

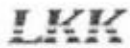
Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

LETTER OF AUTHORITY

To Whom It May Concern :

ACCIDENT INVOLVING SHC 3969A/SKA 1079G/SLK 7070B/SKE 7885K

ALONG Marine Parade Rd Twds Bedok South Rd B4 ON 15/05/2018
Traffic Light Along Telok Kurau Rd

I, Larry Tay Yak Siong, NRIC NO. S 1194366G of
Blk 766 Bedok Reservoir View # 06-241 (S) 470766

Owner/hirer of motor vehicle Registration No SHC 3969A, insured by
Ms First Capital Insurance Ltd under Policy No. D-18088936MFSH

do hereby authorize M/s **Chunni Motor Work Pte Ltd** as my authorized representative to write,
negotiate and settle claim on my behalf in my claim against the owner and/or Motor Vehicle
Registration No. SKA 1079G in respect of the above mentioned accident. I also
hereby authorize that the agreed settlement sum (cost of repair, loss of use, earnings and rental,
Survey report fee, LTA fee & GIA report fee) be made in favour of my representative, M/s
Chunni Motor Work Pte Ltd and that the said payment be forwarded to them as full and final
discharge of my claim.

Dated : 15/05/2018

Signature : 
(Company's chop if necessary)

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

"We/I, **CHUNNI MOTOR WORK 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\$18,600.00** (global sum – all in) for vehicle no. **SHC 3969A** that was damaged pursuant to the accident which occurred on **15/05/2018** (date) along **MARINE PARADE ROAD** (location) involving vehicle no/s **SKA 1079G**. This is pursuant to the inspection conducted on **18/05/2018** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **COMFORT TRANSPORTATION PTE LTD** ("the third party claimant") of vehicle no. **SHC 3969A** 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 **SHC 3969A** (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 18 (day) of August (month) 2018 (year)



ABT

Signed by appointed surveyor

Chunni Motor Work Pte Ltd
8B, 10 Ang Mo Kio Industrial Park 2A
A15K Autopart #03-19
Singapore 568047
Tel: 6542 7152 Fax: 6542 5039
Co. Reg. No. 200923110D

for

Signed by "the workshop" (with chop)

18 AUG 2018

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

CHUNNI MOTOR WORK
PTE LTD

TAX INVOICE

LARRY TAY YAK SIONG APT BLK 766 BEDOK RESERVOIR VIEW #06-241 SINGAPORE 470766	VEHICLE NO	DATE
	SHC 3969 A	23.06.2018
	MAKE	INVOICE NO
	HYUNDAI	8127
	MODEL	ACC DATE/TIME
	I40	15.05.2018 @ 20:00 HRS

Cost of Repair	\$ 20,000.00
Sub-total	\$ 20,000.00
Add : 7 % - GST	\$ 1,400.00
Total	<u>\$ 21,400.00</u>

(SINGAPORE DOLLARS: TWENTY ONE THOUSAND AND FOUR HUNDRED ONLY)



Our Ref: CT18050411

Date: 22 May 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	15/05/2018 @ 20:00 hrs
ALONG	MARINE PARADE RD TWDS BEDOK SOUTH RD
INVOLVING	SKA1079G, SLK7070B, SKE7885K

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC3969A** (the "Taxi"). The Taxi was hired to **TAY YAK SIONG LARRY IC NO S1194366G** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$115.00** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

QMC 3969A

ATED (TIME) TO	DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
					FROM	TO
2220	10/5/18	JARRY	3 8 5 8 0 1	294	0715	2146
1933	11/5/18	JARRY	3 8 6 0 8 9	288	0705	2129
2139	12/5/18	JARRY	3 8 6 3 4 0	251	0655	2141
2018	13/5/18	JARRY	3 8 6 5 4 1	201	0850	2211
2033	14/5/18	JARRY	3 8 6 8 0 5	264	0703	2141
2109	15/5/18	JARRY			0700	
246	15/5/18	JARRY	Accident		10:00	
2158	21/6/18	JARRY	Repair		09:30	
1947		JARRY				
2037		JARRY				
2112		JARRY				

Invoice

<https://www.giarmc.org.sg/claims/index.cfm?fusebox=MTRsas&fusca...>**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-18-074337

Date of Request: 16/05/2018

Your Ref No: Online Purchase

Soon Hock Motor Pte Ltd
Blk 10 Ang Mo Kio Industrial Park 2A
#01-05/06 AMK Autopoint
Singapore 568047

Dear Sir/Madam,

Enquiry Date: 16/05/2018
Enquiry By: Chris Lim Gan Koon
TP Vehicle No.: SKA1079G
Accident Date: 15/05/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKA1079G	AIG Asia Pacific Insurance Pte. Ltd.	20/01/2018-19/01/2019	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.

This is a computer generated document and requires no signature.

Invoice

<https://www.giarmc.org.sg/claims/index.cfm?fusebox=MTRsas&fusea...>

RECORDS MANAGEMENT CENTRE

**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

TAX INVOICE

Our Ref No: GR-18-074337

Date of Request: 16/05/2018

Your Ref No: Online Purchase

Soon Hock Motor Pte Ltd
Blk 10 Ang Mo Kio Industrial Park 2A
#01-05/06 AMK Autopoint
Singapore 568047

Dear Sir/Madam,

Enquiry Date 16/05/2018
Enquiry By Chris Lim Gan Koon
TP Vehicle No. SKA1079G
Accident Date 15/05/2018

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