

Without Prejudice Basis

Letter of Demand

Our Insured Vehicle No : SCG623E  
Your Insured Vehicle No. : SMR6248P  
Your Reference Number :

Date: 21-SEPTEMBER-2020

To:

AIIG Asia Pacific Insurance Pte. Ltd.  
AIIG Building  
78 Shenton Way, #07-16  
Singapore 079120

Dear Sir/Madam

ACCIDENT INVOLVING SJU9760B & SMR6248P AT JUNCTION NEAR HANDY ROAD AND ORCHARD ON 11 JUL 2020 AT 1240HRS

We are instructed by **MR CHANG WENG LUM** to claim damages and losses against you, connection with the above captioned road traffic accident which our client's vehicle SCG623E was damaged by vehicle SMR6248P driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense. Particulars of our client's uninsured losses claim as below:

Cost of Repair (Direct with Estimates) : SGD \$ 2354  
Loss of USE 21-25 JULY 2020 (120 x 4days) : SGD \$ 480  
TOTAL : SGD \$ 2834

A copy each of the following supporting documents is enclosed in the attachment:-

- Repair bill –Invoice 072020-04 = \$ 2354
  - Loss of USE - for 4 days = \$ 480
- TOTAL : SGD \$ 2834

Please note that you should send us an acknowledgement of receipt of this email within fourteen (14) days of your receipt of this email, failing which our client will have no alternative but to commence proceedings against your insured without further notice to you.

Thank you.

Best Regards,  
Yanxin

**Convergence Automotive Pte Ltd**

13 KAKI BUKIT ROAD 4 BARTLEY BIZ CENTRE #01-04 SINGAPORE 417807  
Office: +65 69763531

**CONFIDENTIALITY NOTICE:** The information contained in this email (including any attachment) is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender by return email. Thank you. An e-mail reply to this address may be subject to interception or monitoring for operational reasons or for lawful business practices. Convergence Automotive Pte Ltd (Company Reg: 201820703D)



**CONVERGENCE  
AUTOMOTIVE**

CONVERGENCE AUTOMOTIVE PTE LTD

UEN: 201820703D

13 Kaki Bukit Road 4, Bartley Biz Centre #01-04 Singapore 417807

Office: +65 6976 3531 Email: operations@convergence.com.sg

**AUTHORISATION LETTER**

Policyholder's Name: CHANG WENG LUM

Date: 5<sup>th</sup> Nov 2020

Policyholder's NRIC: SXXXX263A

I hereby acknowledge and authorise my workshop "CONVERGENCE AUTOMOTIVE PTE LTD" to act on my behalf for my accident claim against AIG Pacific Insurance Pte Ltd.

Signed by customer

Signed by workshop

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

"We/I, CONVERGENCE AUTOMOTIVE 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\$2,354.00 (Repair Cost), S\$240.00 (Loss of Use/~~Rental~~), S\$ - (Disbursement) for vehicle no. SCG 623E that was damaged pursuant to the accident which occurred on 11/07/2020 (date) along JUNCTION NEAR HANDY ROAD AND ORCHARD (location) involving vehicle no/s SMR 6248P.

This is pursuant to the inspection conducted on 16/07/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner CHIANG WENG LUM ("the third party claimant") of vehicle no. SCG 623E 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 SCG 623E (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 4<sup>th</sup> (day) of NOVEMBER (month) 2020 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



**Bill To:**           ALG Asia Pacific Insurance Pte. Ltd.

**Attention:** Claims Department

## 26-Jul-2020

**Dated:**

**Policy Number:**

**Vehicle Number:**

### Make & Model:

Chassis Number:

**Mileage:**

TOTAL COST	\$	2,354.00
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SUBTOTAL	\$	2,354.00
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PAID

BALANCE	\$	2,354.00
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Remarks:

Please make cheque payable to " CONVERGENCE AUTOMOTIVE PTE LTD " **DBS Account:** 0720149530

CONVERGENCE AUTOMOTIVE PTE LTD (Biz Reg: 201820703D)

13 KAKI BUKIT ROAD 4 #01-04 BARTLEY BIZ CENTER, SINGAPORE 417807. Tel: 6976 3531



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

**Our Ref: CC4/AIG20007339/Ees3**

21 SEPT 2020

**LIM SHI HUAY STEPHANIE(LIN SHIHUA)**  
5 LUXUS HILL AVENUE  
SINGAPORE 804817

Dear Sir/Madam,

**ACCIDENT INVOLVING SMR 6248P AND SCG 623E ON 11/07/2020**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

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,

*asher*

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [Ashersng@lkkauto.com](mailto:Ashersng@lkkauto.com)

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

## Print Received Message

This mail is associated with :

**\*SCG623E (6587694928SG)**  
**[SMR6248P]**

TP

CHANG WENG LUM

Jul 11 2020 12:50PM

[LIM SHI HUAY STEPHANIE (LIN SHIHUA)]  
Convergence Automotive Pte Ltd

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 28/10/2020 09:07 AM.

**To** LKK\_HQ

**Subject** Alert - Adj Mandate Approved (S\$2594.00) - SCG623E - Claim Handler: Loh, Chee-Heng

Approved:2594.00.