



## MCGAP WORKSHOP

Address: 6 JALAN LAM HUAT, CARROS CENTRE #05-68 S(737869)

Email: MCGAPWORKSHOP@gmail.com

(Company Registration No: 53419040E)

30<sup>th</sup> Aug 2020

Our reference: SLG6078H

Your reference: SCU819J

**AIG(Singapore) Pte Ltd**  
#07, Shenton Way, 16  
Singapore 079120  
**Attn: Motor Claims Department**

**BY HAND**

Dear Sir/ Madam,

Claimant : TAN AI NGOH

Address : BLK 19 BEDOK SOUTH ROAD #23-21 S460019

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **19/08/2020** along involving our client's vehicle registration number **SLG6078H** and vehicle registrations number **SCU819J** driven by you/your insured's driver at the material time.

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$4,150.00
Loss of Use	:	\$1,800.00
GIA Search	:	\$0.00
LTA Search		\$7.49
Total	:	\$5,957.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Rental Agreement & Official Receipt;
- f) LTA Search Results & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Yours faithfully,



.....  
MCGAP Workshop



MCGAP WORKSHOP (Co Reg No. 53419040E)

No. 6 Jalan Lam Huat, Carros Centre #05-68 S737869

Tel: +65 9888 8885 / +65 9781 6380

### LETTER OF AUTHORIZATION

In consideration of Repairer Workshop MCGAP WORKSHOP, No. 6 Jalan Lam Huat, Carros Centre #05-68 S737869

I/We, Tan Ai Ngoh of NRIC/Passport number/ROC number: SXXXX704G, Owner of vehicle no. SLG60281 hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer/s claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 20 (day) of 8 (month) 20 20 (year)

Owner's signature (Company stamp if applicable)

Name: TAN AI NGOH

NRIC No: SXXXX704G

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

"We/I, MCGAP WORKSHOP ("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\$4,150.00 (Repair Cost), S\$420.00 (Loss of Use/Rental), S\$ 7.49 (Disbursement) for vehicle no. SLG 6078H that was damaged pursuant to the accident which occurred on 19/08/2020 (date) along MARINA BLVD (location) involving vehicle no/s SCU 819J. This is pursuant to the inspection conducted on 25/08/2020 (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner TAN AI NGOH ("the third party claimant") of vehicle no. SLG 6078H 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 SLG 6078H (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 17 (day) of 03 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

## 1-Stop Solution For All Automotive Needs

**Bill To:**  
AIG ASIA PACIFIC INSURANCE PTE LTD

REMARKS:

Payment terms: Due upon receipt

**THANK YOU FOR YOUR BUSINESS!**





# OPERATING LEASE AGREEMENT

53 Ubi Avenue 1, Paya Ubi Industrial Park #01-33 S408934

Tel: (+6583300060)/(+6598888885)

Email: Admin@mycar.sg (Company Registration No: 201605878Z)

## VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		ADDITIONAL HIRER'S PARTICULARS	
Name (As in NRIC) : adeline Tan A Ngoh.		Name (As in NRIC) :	
NRIC/Passport No : S1653704G		NRIC/Passport No :	
Date of birth : 11/01/1954	Age :	Date of birth :	Age :
Address : Blk 19 Bedok South Road #23-21 S460019.		Address :	
Mobile No :		Mobile No :	
Type of driving license : Local / International		Type of driving license : Local / International	

## VEHICLE DETAILS

Make & Model : Honda Vezel	Vehicle No : SLG5765P
Vehicle Out Date : 19/08/2020	Vehicle Return Date :
Time Out :	Time Return :

Daily -	Day/s	@ S\$	Per Day	\$
Weekly -	Week/s	@ S\$	Per Week	\$
Monthly -	Month/s	@ S\$	Per Month	\$
Deposit :				\$
Delivery Service :				\$
Others :				
Total Nett Charges				\$

Hirer Signature

1AA



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 21 Aug 2020 / 15:21:41

Receipt Date/Time : 21 Aug 2020 / 15:21:41

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200821-002503

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SLP9098H				
As at 20 Aug 2020/07:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLP9098H Enquiry Fee 20200821151932712941	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SCU819J				
As at 19 Aug 2020/15:40:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
2	Insurance Enquiry - SCU819J Enquiry Fee 20200821151932793011	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
409636XXXXXX7897		eNETS Credit Card		14.95
Total				14.95
Cash Change				0.00
Tendered Amount				14.95
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.





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/AIG20008925/Eda3

28 OCTOBER 2020

**M THILAGAVATHI**

BLK 237 LORONG 1 TOA PAYOH

#04-48

SINGAPORE 310237

Dear Sir/Madam,

**ACCIDENT INVOLVING SCU 819J & SLG 6078H ALONG/AT MARINA BLVD ON 19/08/2020**

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 SLG 6078H against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle was travelling straight on lane meant for left turn only. 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,

CHAN JIA LE

Case Handler

DID: 6749 5792

FAX: 6741 4108

Email: [JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)

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



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	24 Aug 2020 20:16	<b>Clim Dtl Modified</b>	Claimant's Name: -> TAN AI NGOH.	[A] HOW MEI KWAN
2	24 Aug 2020 20:16	<b>Clim Veh Model Changed</b>	(205217) HONDA CIVIC 1.6 L VTI (A).	[A] HOW MEI KWAN
3	24 Aug 2020 20:16	<b>Clim Created</b>	Reg No: SLG6078H. Acct Date: 2020/08/19. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Mcgap Workshop (HQ)	[A] HOW MEI KWAN
4	24 Aug 2020 20:16	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	24 Aug 2020 20:16	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/09/02	[A] HOW MEI KWAN
6	24 Aug 2020 20:16	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	24 Aug 2020 20:16	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	24 Aug 2020 20:16	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	24 Aug 2020 20:16	<b>Adj Adjuster Assigned</b>	[None] -> CHEN TSUE YEE	[A] HOW MEI KWAN
10	26 Aug 2020 14:48	<b>Clim Dtl Modified</b>	Insured ID: S1684622H -> S0223210C.	[A] HOW MEI KWAN
11	27 Oct 2020 11:20	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHAN JIA LE
12	24 Nov 2020 09:50	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	24 Nov 2020 09:50	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	24 Nov 2020 09:50	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2007/06/07.	[A] JOANNE LEE KHANG MIN
15	24 Nov 2020 09:50	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	21 Dec 2020 15:07	<b>Adj Mandate Request</b>	Cur.Req:4957.49:Liab:100%(OI TRAVEL STRAIGHT ON LANE FOR LEFT TURN)*Quantum:(a)COR:\$4,150 +(b)LOU(8days x \$100): \$800+(c)LTA/GIA search fee:\$7.49=Total:\$4,957.49*Vehicle Model: Honda Civic 1.6*Recommended 6 repair days +1 Sunday +1 PRS=8days	[A] Jaslin Kok Chin Yi
17	16 Mar 2021 14:07	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
18	16 Mar 2021 14:11	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/09/02. Mandate Remarks: May offer LOU from \$60/day in view of vehicle category	[I] Lee, Ming-Yao
19	16 Mar 2021 14:11	<b>Adj Mandate Set</b>	Approved:4637.49:May offer LOU from \$60/day in view of vehicle category	[I] Lee, Ming-Yao

Date From  Date To  Audit Type

### 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
2569165	26 Aug 2020 06:34:25	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLG6078H	Subramaniam, Divyashni	xx.xx
2569167	26 Aug 2020 06:37:47	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLG6078H	SCU819J	11.00
2645228	24 Nov 2020 09:50:01	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLG6078H	SCU819J	11.00