

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#08-06
Singapore 079120

2/3/2022

Attn: ASHER SNG
Motor Claims Dept

LETTER OF DEMAND

Our Ref : SMC8315U (782) Your Ref : -

Dear Sir,

VEHICLE # : SMC8315U
ACCIDENT INVOLVING : SMC8315U & SMN2059R ALONG YIO CHU KANG ROAD ON 18/9/20

COST OF REPAIR	\$14,900.00 (As agreed)
LOSS OF USE	\$960.00 {9 work days + 2 weekends + 1 day prs} x \$80
LTA & GIA SEARCH	\$29.00
TOWING	\$60.00

COST OF REPAIR ADD GST 7% \$1,043.00

TOTAL \$16,992.00

Sixteen Thousand Nine Hundred Ninety-Two Singapore Dollars Only

Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation (see note 5) .

For your prompt payment.
Thank you.

Yours faithfully,
Ryder Auto Pte Ltd



Chan San Choon
Director
DipEng, AAE MIMI, MSAE(Aust)



LETTER OF AUTHORISATION

To: Ryder Auto Pte Ltd

Re: ACCIDENT ON 18/9/2020 INVOLVING SMC8315U SMN2059R

ALONG / AT

YIO CHU KANG ROAD

I/We NG KAI MING (NRIC No. S9019486J)

of APT BLK 919 HOUGANG AVE 4 #10-453 S(530919)

1. The owner of motor vehicle no. SMC8315U hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder Auto Pte Ltd** during the period of repairs to my/our vehicle if applicable. My/our solicitors (to be appointed by **Ryder Auto Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Ryder Auto Pte Ltd** after deduction of their cost on a solicitor & client basis. **I/We undertake to co-operate fully with Ryder Auto Pte Ltd and/or my/our solicitors and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear repair costs, rental, legal costs and any other incidentals incurred.**

2. If the 3rd party claim is unsuccessful or partly successful as the case may be, I/we hereby instruct and authorise **Ryder Auto Pte Ltd** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.

3. If for any reason my/our insurer's are not willing to settle the repair costs either in part or in whole then I/ we undertake to pay **Ryder Auto Pte Ltd** the repair cost.

4. In alternative to serial number 2 and 3 above if the 3rd party claim fails or is only partly successful then I/we undertake to pay **Ryder Auto Pte Ltd** the difference in amount of the repair cost.

5. I/We authorise **Ryder Auto Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claim. **We confirm full discharge of all property damage claims upon signing of the discharge voucher by our repairer, Ryder Auto Pte Ltd.**

6. I/We also authorise **Ryder Auto Pte Ltd** to appoint such a firm of solicitors on my/our behalf as **Ryder Auto Pte Ltd** deem fit for the purpose of third party/own insurance claims.

7. I/We undertake to inform **Ryder Auto Pte Ltd** and/or the solicitors appointed by **Ryder Auto Pte Ltd** on my/our behalf in the event the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or other or settlement from the third party's insurers without first communicating with you.

8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/We undertake to either give the said cheque to **Ryder Auto Pte Ltd**, or bank into my/our account and re-issue the cheque amount to **Ryder Auto Pte Ltd**.

DATED THIS _____ DAY OF 18/9/2020



Signature of owner

(Company's stamp – if any)



Signature of Witness

Name of Witness

Ryder Auto Pte Ltd

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

"We/I, RYDER AUTO 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\$16,680.00 (Global Sum) for vehicle no. SMC 8315U that was damaged pursuant to the accident which occurred on 18/09/2020 (date) along YIO CHU KANG RD involving vehicle no/s SMN 2059R.

This is pursuant to the inspection conducted on 22/09/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner NG KAI MING ("the third party claimant") of vehicle no. SMC 8315U 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 SMC 8315U (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 30 (day) of 5 (month) 2022 (year)



LWP

Signed by appointed surveyor

Ryder Auto Pte Ltd

Signed by "the workshop" (with chop)

my execution of this Discharge Voucher is only
for my claim for property damage and not prejudicial
to any other claims arising from the same accident.

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#08-06
Singapore 079120

2/3/2022

Attn: ASHER SNG
Motor Claims Dept

TAX INVOICE

Our Ref : SMC8315U (782) Your Ref : -

Dear Sir,

VEHICLE # : SMC8315U
ACCIDENT INVOLVING : SMC8315U & SMN2059R ALONG YIO CHU KANG ROAD ON 18/9/20

COST OF REPAIR \$14,900.00 (As agreed)

COST OF REPAIR ADD GST 7% \$1,043.00

TOTAL \$15,943.00

Fifteen Thousand Nine Hundred Forty-Three Singapore Dollars Only

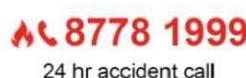
Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation (see note 5) .

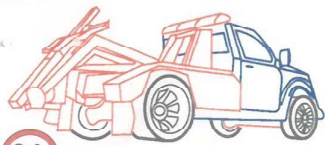
For your prompt payment.
Thank you.

Yours faithfully,
Ryder Auto Pte Ltd



Chan San Choon
Director
DipEng, AAE MIMI, MSAE(Aust)





HOTLINE: 9182 8211

ISLAND TOWING SERVICES

59 Ubi Avenue 1 #07-08 Bizlink Centre Singapore 408938

Telephone: 6747 7400 Email: admin@islandrecovery.com.sg

Facsimile: 6844 7233 Web: www.islandrecovery.com.sg

Co. Reg. 53269210A

Cash Sales/ Work Order

NO. 69035

Date: 18/9/2020

M/S:

Cash

Vehicle No: SMC 8315 U (782) Model : Merc CNA 180

From: 3 Lor Napier Time Start: 1543

To: 1 Kaki Bukit Ave 6 Time End: 1723

Remarks:

☐ Change Tyres / Jump Start

☒ Accident

☐ Use Car Carrier

☐ Basement / Multi Carpark

☐ Crane Up / Winch Out

☐ Open Door

☐ Using King Dolly

☐ Dismantle Shaft / Brake

☐ Loaded

AMOUNT S\$ 60

Received By

Island Towing Services

Vehicle is transported at owner's risk. The company accepts no responsibility for damaged or other misdemeanour to your vehicle whilst being transported.

SEARCH RESULTS

Our Ref No: GR-20-115149
Date of Request: 24/09/2020

Your Ref No: SMC8315U

Ryder Auto Pte Ltd
2 Kaki Bukit Ave 2
#02-19 AutoHub @ Kaki Bukit
Singapore 417921

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 18/09/2020
Place of Accident: YIO CHU KANG ROAD
Client Vehicle No: SMC8315U

With reference to your search criteria for the accident report, the following documents were found to closely match your search criteria:

REQ. VEHICLE	ACCIDENT LOCATION	ACCIDENT DATE
SMN2059R	YIO CHU KANG ROAD/HOUGANG AVE 2 JUNCTION (FLYOVER)	18/09/2020 15:10

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.

**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-20-115149
Date of Request: 24/09/2020

Your Ref No: SMC8315U

Ryder Auto Pte Ltd
2 Kaki Bukit Ave 2
#02-19 AutoHub @ Kaki Bukit
Singapore 417921

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 18/09/2020
Place of Accident: YIO CHU KANG ROAD
Client Vehicle No: SMC8315U

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

**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-20-115151
Date of Request: 24/09/2020

Your Ref No: SMC8315U

Ryder Auto Pte Ltd
2 Kaki Bukit Ave 2
#02-19 AutoHub @ Kaki Bukit
Singapore 417921

Dear Sir/Madam,

Date of Accident: 18/09/2020
Vehicle No: SMC8315U
Place of Accident: YIO CHU KANG RD
Involving Vehicle No: SMN2059R

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SMN2059R	YIO CHU KANG RD	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Monday, November 30, 2020 6:28 PM
To: HAIRUL.NIZAM@YAHOO.COM.SG
Cc: Admin A; LJIALING@HOTMAIL.COM
Subject: ACCIDENT INVOLVING SMC 8315U & SMN 2059R ON 18/09/2020

Our Ref: CC4/AIG20010127/Apa3

MR HAIRULNIZAM BIN JUMIRAN
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMC 8315U & SMN 2059R ON 18/09/2020 ALONG/AT YIO CHU KANG ROAD/HOUGANG AVE 2 JUNCTION (FLYOVER)

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 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. 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/e-mail us if you have further queries.

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Print Received Message

This mail is associated with :

***SMC8315U (9265420689SG)**
[SMN2059R]

TP

NG KAI MING

Sep 18 2020 3:00PM

[MR HAIRULNIZAM BIN JUMIRAN]

Ryder Auto Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **25/05/2022 15:35 PM**.
To LKK_HQ
Subject **Alert - Adj Mandate Approved (\$16682.00) - SMC8315U - Claim Handler: Ler, Bernard-JQ**

Approved:16682.00:subject to all docs in place Cost of Repair : \$15,943.00 Loss of Use : \$660.00 11 days @ S\$ 60/day LTA/ GIA Search Fee : \$29.00 Towing Fee : \$50.00 Total : \$16,682.00