
From: Loi Ai Ting
Sent: Thursday, 22 October, 2020 1:25 PM
To: Rasul (LKKAuto)
Cc: Jojo Cheng; Songcuan JR Lauro Araos; Andre Chow En De; Khanchna (LKK Auto); SUR
Subject: SLM9616D, claim TP AIG SMK614S, DOA: 01.10.2020

Dear Sir/Madam,

Our customer, SLM9616D holds your insured driver, SMK614S, liable for the accident dated 01/10/2020, and would like to claim against your insured driver.

Our customer's claim is for :

COR	:	\$ 3,365.79
Loss Of Rental	:	\$ 856.00 (\$107 per day for 8 days)
GIA search Fee	:	\$ 2.00

Total Claim		\$ 4,223.79

If you minded to reach an amicable settlement with our customer, please let us have your substantive reply by 03/12/2020. Otherwise our customer will proceed in a manner that he deems fit.

Best Regards,

Loi Ai Ting



Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339
T: +65 6568 4556 • F: +65 6565 1240 • www.cyclecarriage.com.sg

 A member of the Jardine Cycle & Carriage Group

From: Rasul (LKKAuto) [<mailto:Rasul@lkkauto.com>]
Sent: Wednesday, 21 October, 2020 3:56 PM
To: Loi Ai Ting
Cc: Jojo Cheng; Songcuan JR Lauro Araos; Andre Chow En De; Khanchna (LKK Auto)
Subject: RE: SLM9616D, finalisation (Kia WIP: 22076)

This email was sent from outside of your organisation

Hi Ai Ting,

Finalised amount of \$ 3,145.60 before GST / 6 days of repair is confirmed



Exceptional Journeys

To:

Cycle & Carriage Kia Pte Ltd
209 Pandan Gardens,
Singapore 609339
Attention: [Motor Claims Department]

Date: [02.10.2020]

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SLM9616D (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 01.10.2020 (*date and time of accident*) on/along CTE TOWARDS AYE AFTER PIE CHANGI EXIT (*location*) between the Vehicle and SMK614S (*3rd party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
 - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
 - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
 - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



Exceptional Journeys

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,

Name: Leow Kok Siong

NRIC / Passport No. / Company Registration No.: 400E

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

"We/I, CYCLE & CARRIAGE KIA 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\$3,365.79 (Repair Cost), S\$749.00 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SLM 9616D that was damaged pursuant to the accident which occurred on 01/10/2020 (date) along CTE TOWARDS AYE AFTER PIE CHANGI EXIT (location) involving vehicle no/s SMK 614S. This is pursuant to the inspection conducted on 06/10/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LEOW KOK SIONG ("the third party claimant") of vehicle no. SLM 9616D 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 SLM 9616D (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 24th (day) of February (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

TAX INVOICE

Co Req No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info	
AIG Asia Pacific Insurance Pte. Ltd. MOTOR CLAIM DEPARTMENT 78 SHENTON WAY #08-16 AIG BUILDING SINGAPORE 079120 Contact No 64191000 13/10/2020	Cust No/Name	/LEOW KOK SIONG
	Reg No/Reg Date	SLM9616D / 19/04/2017
	Date In/Mileage	13/10/2020/ 62675
	Chassis/Package	KNACC81CVH5061293 /#
	Engine No	G4LEHS183208
	Make/Model	KIA/NIRO 1.6 A
	Colour/Trim	C3U DEEP CERULEAN B/ WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
1AX00000	Credit	21/10/2020/ 16:14	TLD	260 / AiTing	22076	81447355

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 REPLACE DAMAGED PARTS, REPLACE REAR BUMPER, REPAIR LH REAR FENDER, AND ALL OTHER AFFECTED AREAS, ADJUST AND ALIGN BODY GAPS ALIGNMENT TO THE SAME				600.00
E PNT88000 REMOVE AND INSTALL PARKING ASSIST TO FACILITATE REPAIR				60.00
E PNT98000 RESPRAY ON REAR BUMPER, LH REAR FENDER, AND ALL OTHER AFFECTED PORTIONS TO THE SAME				700.00
A 10028901 CONDUCT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST AND CLEAR TROUBLE CODE				120.00
A 54900099 CHECK WIRING AND CHASSIS ELECTRICAL SYSTEM				30.00
M SUNDRY SUNDRIES				20.00
E PNT88000 REPAIR REAR END PANEL				200.00
E PNT98000 RESPRAY REAR END PANEL				350.00
X BRACKET ASSY-RR BUMPER SIDE,LH	1.00	25.00	20.00	20.00
X REFLECTOR/REFLEX ASSY-RR LH	1.00	104.00	20.00	83.20
X COVER-RR BUMPER,UPR	1.00	486.00	20.00	388.80
X COVER-RR BUMPER LWR	1.00	392.00	20.00	313.60
X PIECE-RR BUMPER SIDE,LH	1.00	16.00	20.00	12.80
X MOULDING ASSY-RR BUMPER SIDE,L	1.00	20.00	20.00	16.00
X SENSOR ASSY-PARKING ASSIST SYS	1.00	135.00	20.00	108.00
X CLIP	10.00	1.00	20.00	8.00
X GARNISH ASSY-QTR SIDE,LH	1.00	144.00	20.00	115.20
Z TEXT TP CLAIM AIG SMK614S DOA : 01.10.20 SURVEYOR RASUL (LKK) 06.10.20 REPAIR 04 DAYS				
Guarantee Your Warranty, Maintain with Cycle & Carriage!				

Parts	1,065.60		Nett	3,145.60
Labour	2,060.00	7% GST on	3145.60	220.19
Standard Menu	0.00			
Specialist Job	0.00		Total Payable	3,365.79
Diagnostics Job	0.00		Paid	0.00
Sundry/Others	20.00		Total Due	3,365.79
Total(w/o GST)	3,145.60			

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Payment should be made strictly by cash, NEFT or credit cards. Thank you.
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

RENTAL AGREEMENT

No. RRA20100037

Date: 13 Oct 2020

The Hirer (as identified below) wishes to lease from **Cycle & Carriage Leasing Pte. Ltd.** (UEN: 201900307R), a company incorporated in Singapore with its registered office at 239 Alexandra Road, Singapore 159930 ("**Owner**"), and the Owner has agreed to lease to the Hirer, the Vehicle (as identified below), subject to the terms and conditions set out below and in the attached Terms and Conditions of Rental.

Hirer Particulars		Vehicle Particulars	
Name	: Leow Kok Siong C/O Cycle & Carriage Kia Pte Ltd	Vehicle No.	: SMS4278K
NRIC/FIN/PP/ROC No.	: *****400E	Vehicle Type	: Kia Niro EX (Hybrid)
Registered Address	: - Singapore	Vehicle Model	: NIRO HYBRID 1.6 GDI DCT
Mobile No.	: +6597733597	Commencement Date	: 13/10/2020 14:00
Email address	: -	End Date	: 21/10/2020 14:00
Driver Particulars		Rental Charge	
Name	: Oliver Leow Yong Yang	Daily: 8 days x	\$ 800.00
Driving License No.	: *****030H	100.00 Weekly	\$ 0.00
Issue Date	: 12/07/2014	Monthly	\$ 0.00
Mobile No.	: +6597733597	Total	\$ 856.00
		Inclusive GST 7.0%	\$ 56.00
		Amt Before GST	\$ 800.00
		Deposit Amount	\$ 0.00
REMARKS		Insurance Excess	
		Section I - \$1500/ Section II - \$500 For drivers below age 22, or below 2 years driving experience, additional excess of \$3500 applies	

- ☐ I wish to receive the latest news and promotions from Jardine Cycle & Carriage Limited. I consent to the collection, use and disclosure of my Personal Information by Jardine Cycle & Carriage Limited and its subsidiaries and affiliates ("JCCL"), in accordance with Clause 14.2 of the Terms and Conditions of Rental.

The Owner



For and on behalf of

Cycle & Carriage Leasing Pte. Ltd.

Name

Designation

Date

The Hirer



Name : Leow Kok Siong C/O Cycle & Carriage Kia Pte Ltd

Company Stamp (if applicable)

Date



LEASING

CYCLE & CARRIAGE LEASING PTE. LTD.
209 Pandan Gardens, Singapore 609339
Tel +65 6251 8880 · Fax +65 6251 8998
www.cyclecarriage.com/sg/leasing
Incorporated in Singapore
Company Reg No. 201900307R
GST Reg No. MR8500111X

Mr Leow Kok Siong C/O Cycle & Carriage Kia Pte Ltd

Singapore

Agreement Period: 13/10/2020- 21/10/2020

Tax Invoice

Inv No. : RIN20100074
Date : 22 Oct 2020
Ref : SLM9616D
Curr : SGD
Terms : COD
RA No. : RRA20100037
Sales : Justice Yu

#	Description	Qty	Unit	Unit Price	Amt
1	Rental (13/10/2020 to 20/10/2020) Vehicle Registration No. : SMS4278K Vehicle Model : NIRO HYBRID 1.6 GDI DCT Reference: SLM9616D	8.00	Day	100.00	800.00

This is a computer generated document.
No signature is required.
For Bank Transfer:
SCB 01-063-8115-6
DBS 072-009109-4

Subtotal Before GST : S\$ 800.00
7 % GST on S\$ 800.00 : S\$ 56.00
Total Amt Incl. GST : S\$ 856.00

For PayNow:
PayNow ID (SGD): 201900307R501
Or scan QR code for payment.



Kindly send payment advice to
cclfinance@cyclecarriage.com.sg

**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-20-119280

Date of Request: 02/10/2020

Your Ref No: Online Purchase

Cycle & Carriage Automotive Pte Ltd
241 Alexandra Road
Singapore 159931

Dear Sir/Madam,

Enquiry Date 02/10/2020
Enquiry By Don Bong Kiong Hua
TP Vehicle No. SMK614S
Accident Date 01/10/2020

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

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Thursday, November 26, 2020 11:28 AM
To: CHUAGRACE10@GMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING SMK614S & SLM9616D ON 01/10/2020 ALONG/AT CTE TOWARD CITY

Our Ref: CC4/AIG20010661/R1ks3

CHUA MAY LIAN GRACE
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMK614S & SLM9616D ON 01/10/2020

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 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 :

***SLM9616D (5282581511SG)**
[SMK614S]

TP

LEOW KOK SIONG

Oct 1 2020 12:00PM

[CHUA MAY LIAN GRACE]

Cycle & Carriage KIA Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **01/02/2021 14:15 PM**.
To LKK_HQ
Subject **Alert - Adj Mandate Approved (\$\$4223.79) - SLM9616D - Claim Handler: Goh, Jeremy-CX**

Approved:4223.79:mandate approved. LOR offer 4 days first. Mandate approved up to 8 days to save time.