

## Jasper Chua (LKK Auto)

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**From:** Lauro Araos Songcuan JR <lauro.songcuan@cyclecarriage.com.sg>  
**Sent:** Thursday, 14 January 2021 2:37 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** Andre Chow En De; Loi Ai Ting; Jojo Cheng; Coco Lu Ting  
**Subject:** Your Ref: CC4/AIG20013300/ba3 (SMK3117R) Our Ref: SMQ3531X DOA: 02/12/2020  
**Attachments:** SMQ3531X - Letter of Demand.pdf

Dear Jasper,

Pls. refer to attached LOD.

Our customer, **Low Yong Peow @ Tan Yong Peow** insured with **AIG** claims as follows.

Cost of Repair	\$ 4,086.54
Loss of Rental	\$ 535.00 (\$107.00 x 5 days)
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<b>Total</b>	<b>\$ 4,621.54</b>

Appreciate if you could quantify your offer of settlement the soonest.

Thank you so much.

Best regards,

**Larry Songcuan**  
Customer Service



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339  
T: +65 6568 4658 • F: +65 6565 1240 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

 A member of the Jardine Cycle & Carriage Group

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>  
**Sent:** 13 January 2021 10:05 AM  
**To:** Lauro Araos Songcuan JR <lauro.songcuan@cyclecarriage.com.sg>  
**Cc:** Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>  
**Subject:** RE: SMQ3531X (KIA) - FINALIZE TP CLAIM (AIG)

**This email was sent from outside of your organisation**

Without Prejudice



Exceptional Journeys

To:

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

Date: 02/12/2020

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SMQ3531X (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 02/12/2020 (*date and time of accident*) on/along TAMPINES AVE 9 & TAMPINES AVE 7 (*location*) between the Vehicle and SMK3117R (*3<sup>rd</sup> 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,

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Name: LOW YONG PEOW

NRIC / Passport No. / Company Registration No.:623A



CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE KIA PTE LTD**  
**PANDAN GARDENS CUSTOMER SERVICE CENTRE**  
 209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

**TAX INVOICE**

Co Reg 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 #09-16 AIG BUILDING SINGAPORE 079120 Contact No 64191000  07/12/2020	Cust No/Name	LCV11480/LOW YONG PEOW @TAN YONG PEOW
	Reg No/Reg Date	SMQ3531X*ECB1/ 12/11/2019
	Date In/Mileage	07/12/2020/ 22034
	Chassis/Package	KNAF1416MK5050973 /KC17
	Engine No	G4FGKH746509
	Make/Model	KIA/CERATO 1.6 A L S116
	Colour/Trim	CR5 RUNWAY RED / WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No		
LAX00000	Credit	13/01/2021/ 10:59	TLC	884 / Lauro Songcuan	25192	81453936		
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
E PNT88000								800.00
RENEW REAR BUMPER, BOOTLID								
E PNT98000								960.00
SPRAY PAINT FOR REAR BUMPER AND BOOTLID								
E PNT88000								60.00
REMOVE & INSTALL PARKING SENSOR								
M SUNDRY								40.00
SUPPLY C&C LOGO								
A 90000001								30.00
CHECK WIRING & CHASSIS ELECTRICAL SYSTEM								
A 10028901								120.00
TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST								
USING HI-SCAN PRO TEST								
M SUNDRY								10.00
SUNDRIES								
X	COVER-RR BUMPER			1.00	651.00	20.00	520.80	
X	COVER-RR BUMPER LWR			1.00	241.00	20.00	192.80	
X	PANEL ASSY-TRUNK LID			1.00	1297.00	20.00	1037.60	
X	LOGO ASSY-KIA SUB			1.00	32.00	20.00	25.60	
X	EMBLEM-CERATO			1.00	28.00	20.00	22.40	
Z TEXT								
TP CLAIM AIG - SMK3117R								
DOA: 02/12/2020								
SURVEY: STEVE (LKK) 07/12/2020								
04 DAYS								
Guarantee Your Warranty, Maintain with Cycle & Carriage!								
Parts	1,799.20					Nett	3,819.20	
Labour	1,970.00				7% GST on	3819.20	267.34	
Standard Menu	0.00							
Specialist Job	0.00							
Diagnostics Job	0.00					Total Payable	4,086.54	
Sundry/Others	50.00					Paid	0.00	
Total(w/o GST)	3,819.20					Total Due	4,086.54	

Payment should be made strictly by cash, NETS 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.



**Mr Low Yong Peow C/O Cycle and Carriage Kia Pte Ltd**

Blk 106 Pasir Ris Street 12  
#03-115  
Singapore 510106

Agreement Period: 07/12/2020- 12/12/2020

**Tax Invoice**

**Inv No.** : RIN20120066  
**Date** : 14 Dec 2020  
**Ref** : SMQ3531X, 623A  
**Curr** : SGD  
**Terms** : COD  
**RA No.** : RRA20120011  
**Sales** : Felix Chan

#	Description	Qty	Unit	Unit Price	Amt
1	Rental (07/12/2020 to 11/12/2020) Vehicle Registration No. : SMM6770Z Vehicle Model : CERATO 1.6(A) EX Reference No: SMQ3531X	5.00	Day	100.00	500.00

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\$ 500.00  
7 % GST on S\$ 500.00 : S\$ 35.00  
**Total Amt Incl. GST : S\$ 535.00**

For PayNow:  
PayNow ID (SGD): 201900307RS01  
Or scan QR code for payment.

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



## KIA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : LOW YONG PEOW @TAN YONG PEOW  
 Period of Insurance : 12 Nov 2019 To 11 Nov 2021  
 Engine No. : G4FGKH746509  
 Chassis No. : KNAF1416MK5050973

Vehicle No. : SMQ3531X  
 Policy No. : 1900245578  
 Endorsement No. :  
 Issued Date : 15 Nov 2019

## ABOUT THE COVER

Make/Model : KIA Cerato  
 Engine Capacity/Tonnage : 1,591.00 CC  
 Driver Restriction : NA  
 Sum Insured : Market Value  
 Off Peak Car : No  
 First Year of Registration : 2019  
 Insuring with COE/PAF : Yes

Person or Classes of Persons Entitled to Drive\* :

a) The Policyholder  
 b) Any other person who is driving on the Policyholder's order or with his/her permission.  
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use\* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1600cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

## EXCESS

## Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

## Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

LOW YONG PEOW @TAN YONG PEOW - \$600 (Own Damage), \$600 (Flood Cover)

## APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501
2. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000
3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64278800
4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 575733 69328000

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.sg](http://www.aig.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

## IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504622210

C&CKICP2 - JAMES

239 ALEXANDRA ROAD

SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**

This computer generated document does not require a signature.



REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: **S0030623A**  
 Name:  
**LOW YONG PEOW**

Birth Date: 30 Jun 1953  
 Issue Date: 07 Jul 2003

000631102G

REPUBLIC OF SINGAPORE  
 IDENTITY CARD NO. **S0030623A**



Name  
**LOW YONG PEOW**  
**@TAN YONG PEOW**  
 劉 良 標

Race  
**CHINESE**

Date of birth  
**30-06-1953**

Sex  
**M**

Country of birth  
**SINGAPORE**

4324166

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

	PASS DATE
Class 2B Motorcycles <= 200 CC	05 Aug 1975
Class 2A Motorcycles between 201 CC and 400 CC	05 Aug 1975
Class 2 Motorcycles > 400 CC	05 Aug 1975
Class 3 Motor cars <= 3000 kg with <= 7 passengers, exclusive of the driver; and motor tractors/vehicles <= 2500 kg	05 Jun 1974

S0030623A

S / No. 9000293916

Licence No: S0030623A

NP 428A

4324166

NRIC No. **S0030623A**

Date of issue  
**01-12-2008**

Address  
**APT BLK 106 PASIR RIS STREET 12**  
**#03-115**  
**SINGAPORE 510106**

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