

Your Ref: CC4/AIG20013756/ba3

Yeo Shen-Yi  
c/o 160 Sin Ming Drive  
#02-02/03 Sin Ming Autocity  
Singapore 575722  
Date: 15/09/2021

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #07-16  
AIG Building  
Singapore 079120  
**Attn: Motor Claim Dept.**

Dear Sirs

**Re: Accident involving vehicle nos. SKJ5978M, SFY8759P & SLW9398E  
On 04/12/2020 @ 1810hrs along SLE towards AYE near Braddell**

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I refer you to the above mentioned accident, whereby my vehicle SKJ5978M was involved with vehicle SFY8759P and according to LTA search is insured with your company.

As the accident was caused by the negligence of your insured vehicle SFY8759P.  
I hereby quantify my claims as follow:

1.	Cost of repairs	: S\$ 6,321.68
2.	Loss of Rental @\$100/- x 4 days	: S\$ 400.00
3.	LTA search fee	: S\$ 7.45
<b>Total:</b>		<b><u>S\$ 6,729.13</u></b>

I also enclosed herewith the repairer's invoice, LTA receipt for your perusal.

I hereby authorized M/s **Ricardo Auto Centre Pte Ltd** to claim on my behalf and also to liaise all our future correspondences & collect payment on my behalf.

Your early reply will be greatly appreciated.

Yours faithfully



.....  
Yeo Shen-Yi



AUTHORIZATION TO ACT  
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, YEO SHEN-YI ("the third party claimant")  
of 11 ROSEWOOD DRIVE #05-24 SINGAPORE 737939 (address),  
owner of SKJ5978M (vehicle no.) hereby authorize  
RICARDO AUTO CENTRE PTE LTD  
("the workshop") to act for me with respect to my claim for repair costs and/or  
rental and/or loss of use ("claim") for my vehicle no. SKJ5978M that was  
damaged pursuant to the accident which occurred on 04/12/2020 (date) along  
SLE TOWARDS CTE (CITY) NEAR LENTOR EXIT (location)  
involving vehicle no/s SKJ5978M, SFY8759P & SLW9398E ("the accident").

I further authorize the workshop to settle the above mentioned claim in a  
manner that they deem fit and the workshop is further authorized to receive  
payment further to settlement of my claim with payment cheque/s being made in  
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my  
behalf is on a without prejudice and without admission of liability basis insofar  
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this 08 day of JAN (month) 2021 (year)

Signed by "the third party claimant"



Signed by "the workshop"

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

“We/I, RICARDO AUTO CENTRE 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\$6,000.00 (Global Sum) for vehicle no. SKJ 5978M that was damaged pursuant to the accident which occurred on 04/12/2020 (date) along SLE TOWARDS CTE(CITY) NEAR LENTOR EXIT (location) involving vehicle no/s SFY 8759P.

This is pursuant to the inspection conducted on 14/12/2020 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner YEO SHEN-YI (YANG SHENGYI) (the third party claimant”) of vehicle no. SKJ 5978M 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 SKJ 5978M (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 01 (day) of Jun (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

# RICARDO AUTO CENTRE PTE LTD

GST:M2-0053787-4 RCB NO:198102182M

160 SIN MING DRIVE #02-02/03 SIN MING AUTOCITY SINGAPORE 575722

TEL: 65156888 / 98478613 (Helpline)

Email: enquiry@ricardo.com.sg Website:www.ricardo.com.sg



**RICARDO**

**TAX INVOICE NO:**

**WINV0835667**

Owner's Information	Make	Technician:	Job Card No
A/C: C010962 YEO SHEN-YI  11 ROSEWOOD DRIVE #05-24 SINGAPORE 737939	TOYOTA	GRACE TAN	55651
	Registration No.	Make/Model	Date of Invoice
	SKJ5978M	TOYOTA LEXUS NX200T EXECUTIVE	15/09/2021
	Mileage (km)	Next Mileage	Next Service Date
	0		15/09/2021
	Chassis No.	Engine No.	Promised Date/Time
	JTJBARBZ202094874	8ARW367448	15/09/2021 11:09:00 am

Service Description	Quantity	Unit Price	Dsc%	Amount
		<u>S\$</u>		<u>S\$</u>
FRONT BUMPER	1 PC	1,061.80	10	955.62
FRONT BUMPER CLIPS	10 PC	4.50	10	40.50
RADIATOR GRILLE	1 PC	1,211.70	10	1,090.53
FRONT BUMPER SPONGE	1 PC	99.30	10	89.37
REAR BUMPER	1 PC	690.20	10	621.18
REAR BUMPER CLIPS	10 PC	4.50	10	40.50
REAR UNDERCARRIAGE COVER	1 PC	250.60	10	225.54
REAR EXHAUST CHROME COVER LH	1 PC	530.30	10	477.27
REAR EXHAUST MOUNTING	1 PC	41.00	10	36.90
SENSOR, GRILLE LH	1 PC	390.00	10	351.00
FRONT GRILLE COVER LH	1 PC	34.20	10	30.78
FRONT GRILLE COVER RH	1 PC	34.20	10	30.78
RADIATOR GRILLE CHROME MOULDING	1 PC	827.60	10	744.84
FRONT BUMPER LOWER GRILLE	1 PC	302.00	10	271.80
GARNISH, GRILLE HOLE COVER FOR CAMERA	1 PC	35.00	10	31.50
TO CUT, WELD & STRAIGHTEN FRONT & REAR PORTION CAUSED BY ACCIDENT, ADJUST & REPLACE DAMAGE PARTS.	1 SVC	400.00		400.00
TO REPAIR REAR EXHAUST	1 SVC	30.00		30.00
TO SPRAY PAINT ON REPAIRED AREA	1 SVC	440.00		440.00

# RICARDO AUTO CENTRE PTE LTD

GST:M2-0053787-4 RCB NO:198102182M

160 SIN MING DRIVE #02-02/03 SIN MING AUTOCITY SINGAPORE 575722

TEL: 65156888 / 98478613 (Helpline)

Email: enquiry@ricardo.com.sg Website:www.ricardo.com.sg



**RICARDO**

**TAX INVOICE NO:**

**WINV0835667**

TOTAL	<b>SS 5,908.11</b>
ADD GST @ 7%	413.57
GRAND TOTAL	<b>SS 6,321.68</b>

SINGAPORE DOLLAR SIX THOUSAND THREE HUNDRED TWENTY ONE AND CENTS SIXTY EIGHT ONLY

Remarks: WE SUBMIT HERewith OUR FINAL REPAIRED BILL TO ABOVE MENTIONED VEHICLE.  
DOA: 04/12/2020  
ACCIDENT INVOLVING: SKJ5978M, SFY8759P & SLW9398E  
CLAIM TYPE: 3RD PARTY CLAIM AGAINST SFY8759P (INSURED WITH AIG ASIA PACIFIC INS)

Contactless / Online Payment : Paynow UEN : 198102182M  
Or Transfer : UOB Current A/C No : 5043033396

Customer's Signature/Co. Stamp

E. & O. E.

Ricardo Auto Centre Pte Ltd



LEASE AGREEMENT NO.: 01/2021  
DATE: 04/01/2021

### Schedule

This is a Rental Agreement made between us, RICARDO AUTO CENTRE PTE LTD (hereinafter referred to as "the Company" which shall include its successors-in-title and assigns), identified as the Lessor and having our registered address 160 Sin Ming Drive #02-02/03, Sin Ming AutoCity S(575722) AND YOU, the person(s) identified as the Hirer below include (which shall include your successors-in-title and assigns):-

NAME OF HIRER(S) (IN FULL) : YEO SHEN-YI (YANG SHENGYI)  
NRIC/PASSPORT/RC/RB NO. : S7534946G  
ADDRESS : 11 Rosewood Drive #05-24 S(737939)  
TELEPHONE : 92726868  
PERSON IN CHARGE :

NAME OF DRIVER(S) (IN FULL) : AS ABOVE  
NRIC/PASSPORT NO. : S7534946G  
DATE OF BIRTH : 20/11/1975  
DRIVING LICENCE NO. : S7534946G  
ISSUE / EXPIRY DATE : 27/06/1998  
COUNTRY OF ISSUE : SINGAPORE

1. **DESCRIPTION OF VEHICLE ("THE VEHICLE")**  
REGISTRATION NO. : SFV 1681 R  
MAKE / MODEL : Toyota Wish 1.8A  
COLOUR : Grey metallic  
ENGINE NO. : 122-3077660  
CHASSIS NO. : ZNE10-0409684  
TYPE : PASSENGER / COMMERCIAL\*  
(\*delete where inapplicable)  
Date, Time and Mileage for Collection: 4/1/2021 (date) 9.49 (time) 105182 (mileage)  
Date, Time and Mileage for Return: 8/1/2021 (date) 12.00 (time) 105300 (mileage)  
Petrol Out : Empty (1/4 tank / 1/2 tank / 3/4 tank / Full\*)  
(Vehicle must be returned with same level of petrol)

2. **PERIOD OF LEASE ("LEASE PERIOD")**  
Daily/Weekly/Monthly/Yearly\* Basis  
From 4/1/2021 ("Commencement Date") to 8/1/2021 ("End Date")  
\* delete where not applicable

3. **LEASE CHARGES** NA.  
Amount S\$ \_\_\_\_\_ per day/week/month/year\* exclusive of Goods and Services Tax ("GST")  
(collectively, "Lease Charges") payable in advance on the \_\_\_\_\_ day of each day/week/month/year\*  
("Payment Date").

In the event the Payment Date falls on a non-Business Day, the Hirer shall effect payment of the Lease Charges on the Business Day falling immediately prior to the Payment Date. GST is chargeable separately and the Hirer shall pay the prevailing GST together with the Lease Charges. Time of payment shall be of the essence.

\* delete where not applicable

4. **DEPOSIT**  
Amount: S\$ \_\_\_\_\_ (exclusive of GST)

5. INSURANCE, ROAD TAX AND MAINTENANCE NA.

Option 1\*

You as the Hirer shall be solely liable and responsible for all insurance, road tax, maintenance and servicing of the Vehicle.

Option 2\*

The Company will be responsible for the road tax, maintenance and servicing of the Vehicle.

You agree to pay the sum of S\$ \_\_\_\_\_ on Commencement Date for the Company to arrange the following insurance coverage for the Vehicle. The full details of the insurance policy will be provided to you and you undertake to strictly comply with the terms and conditions of the insurance policy.

Excess Amount : S\$ \_\_\_\_\_ (per accident per claim) in Singapore  
Insurance Coverage : Third Party Injury and Death Only /  
Third Party Injury, Death and Damage Only /  
Comprehensive Insurance Policy /  
Others \_\_\_\_\_ (specify)\*

Coverage Amount : S\$ \_\_\_\_\_ (specify)

\* delete where not applicable

6. PURPOSE OF USE

Personal social domestic use / others\*

If others, please specify: \_\_\_\_\_

\* delete where not applicable

7. EARLY TERMINATION

You shall be liable to the Company for early termination as provided under the Terms and Conditions annexed hereto.

8. PAYMENT

For cheque payments, please issue the cheque to the Company and indicate the vehicle number on the back of the cheque. The cheques must be delivered to the Company's registered address as stated above and any payment sent to the Company by post will be at your own risk.

The Agreement herein comprises the Schedule above and the Terms and Conditions annexed hereto. The Hirer confirms that he has read, understood and agreed to the terms of this Agreement.

IN WITNESS whereof the Parties hereto have set their hands the day and the year first above written.

Signed by the Hirer



Name: YEO SHEN-YI  
Designation:  
Company Stamp:

Signed for and on behalf of  
RICARDO AUTO CENTRE PTE LTD



Name: Grace Tan  
Designation: Admin Executive  
Company Stamp:



# RICARDO AUTO CENTRE PTE LTD

160 Sin Ming Drive, #02-02/03 Sin Ming Autocity, Singapore 575722

TEL: 65156888 FAX: 64754666

WEBSITE: <http://www.ricardo.com.sg>

GST Reg. No: M2-0053787-4 ROC No: 198102182M

## TAX INVOICE

Date: 15/09/2021

Our Ref : SKJ5978M

Yeo Shen-Yi

11 Rosewood Drive #05-24

Singapore 737939

Dear Sir

**Re: RENTAL FEE FOR REGN. NO: SFV1681R Toyota Wish**

Period : 04/01/2021 - 08/01/2021

4 days

@\$100/-

\$400.00

Total:

Add 7% GST

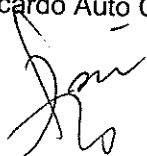
Grand Total:

\$	400.00
\$	28.00
\$	428.00

Dls. Four hundred & twenty eight only.

Yours faithfully

Ricardo Auto Centre Pte Ltd



Ms Grace Tan



> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 09 Dec 2020 / 18:37:09

Receipt Date/Time : 09 Dec 2020 / 18:37:09

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-201209-003462

Previous Receipt No. :

**S/N Item Description/**

**Business Transaction Reference**  
**No.**

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SFY8759P

As at 04 Dec 2020/18:10:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SFY8759P

Enquiry Fee

20201209183505919310

7.00	0.49	7.49
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**Sub-Total**

7.00	0.49	7.49
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**Total Before Rounding**

7.00	0.49	7.49
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**Rounding Difference**

0.04

**Total Amount Payable**

7.45

**Paid By**

558957XXXXXX2726

eNETS Credit Card

7.45

**Total**

7.45

**Cash Change**

0.00

**Tendered Amount**

7.45

**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.

## Jasper Chua (LKK Auto)

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**From:** Jasper Chua (LKK Auto)  
**Sent:** April 16, 2021 2:23 PM  
**To:** 'sanny@scenexchange.com'  
**Subject:** ACCIDENT INVOLVING SFY 8759P / SKJ 5978M/ OTHERS ON 04/12/2020

**Our Ref: CC4/AIG20013756/Kba3**

**ZHENG ZHIWEN SANNY ( BY EMAIL ONLY )**

Dear Sir/Madam,

**ACCIDENT INVOLVING SFY 8759P / SKJ 5978M/ OTHERS ON 04/12/2020**

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.

We have received a Property Damage Claim from Body Repairer/Workshop acting on behalf of the owner of SKJ 5978M against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

**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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	14 Dec 2020 11:01	<b>Clm Dtl Modified</b>	Claimant's Name: -> YEO SHEN-YI (YANG SHENGYI).	[A] HOW MEI KWAN
2	14 Dec 2020 11:01	<b>Clm Veh Model Changed</b>	(206019) LEXUS NX200T 2.0 EXECUTIVE (A).	[A] HOW MEI KWAN
3	14 Dec 2020 11:01	<b>Clm Created</b>	Reg No: SKJ5978M. Acct Date: 2020/12/04. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: Etiqa Insurance Pte Ltd (HQ). Workshop: Ricardo Auto Centre Pte Ltd (HQ)	[A] HOW MEI KWAN
4	14 Dec 2020 11:01	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	14 Dec 2020 11:01	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/12/23	[A] HOW MEI KWAN
6	14 Dec 2020 11:01	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	14 Dec 2020 11:01	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	14 Dec 2020 11:01	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	14 Dec 2020 11:01	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
10	19 Oct 2021 22:58	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
11	19 Oct 2021 22:58	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	19 Oct 2021 22:58	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2017/05/12.	[A] JOANNE LEE KHANG MIN
13	19 Oct 2021 22:58	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
14	26 Oct 2021 16:32	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
15	26 Oct 2021 16:32	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
16	27 Oct 2021 11:53	<b>Adj Mandate Request</b>	Cur.Reg:6729.13:Liability: 100%(BOLA28) *Quantum: (a)CORw/GST: \$6,321.68 + (b)LOR(4days x \$1 00.00): \$400.00 + (c)Search fee: \$7.45 = Total: \$6,729.13 *4 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
17	23 Nov 2021 11:52	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Ler, Bernard-JQ
18	23 Nov 2021 11:57	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/12/23. Mandate Remarks: subject to all docs in place & OI is cleared.	[I] Ler, Bernard-JQ
19	23 Nov 2021 11:57	<b>Adj Mandate Set</b>	Approved:6729.13:subject to all docs in place & OI is cleared.	[I] Ler, Bernard-JQ
20	24 Nov 2021 14:28	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
21	24 Nov 2021 14:28	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
22	16 Feb 2022 11:03	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
23	16 Feb 2022 11:03	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
24	22 Feb 2022 16:07	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] HOW MEI KWAN
25	22 Feb 2022 16:07	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] HOW MEI KWAN
26	22 Feb 2022 16:09	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] HOW MEI KWAN

AUDIT TRAIL				
No.	On	Audit	Remarks	By
27	30 May 2022 14:43	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
28	30 May 2022 14:43	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG

Date From



Date To



Audit Type

ACTIVITY	
[16/02/2022 14:44] CHEW HSIAO TONG: Called OI Mr Zheng as per AIG CCU. Informed him that we are still in the midst of negotiating with TP. Will try to settle and close the matter asap. He noted.	

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
2654923	17 Dec 2020 14:20:50	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKJ5978M	SFY8759P	11.00
2734374	19 Oct 2021 22:58:33	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKJ5978M	SFY8759P	11.00
2736036	26 Oct 2021 14:31:15	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKJ5978M	Low, Xianyu	xx.xx
2736038	26 Oct 2021 14:31:38	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKJ5978M	Low, Xianyu	xx.xx