

Hsiao Tong (LKKAUTO)

From: Lauro Araos Songcuan JR <lauro.songcuan@cyclecarriage.com.sg>
Sent: Tuesday, 16 February 2021 11:23 AM
To: Hsiao Tong (LKKAUTO)
Cc: Andre Chow En De; Loi Ai Ting; Jojo Cheng; Edwin Abcede Caina; Admin A
Subject: Your Ref: CC4/AIG20014415/pa3 (SLD9486J) Our Ref: SME5885A DOA: 22/12/2020
Attachments: SME5885A - Letter of Demand.pdf

Dear Hsiao Tong Chew,

Pls. refer to attached LOD.

Our customer, **Ong Teck Yen**, insured with **AIG** claims as follows.

Cost of repair	\$ 1,766.99
Loss of rental	\$ 385.20 (\$128.40 x 3 days)
GIA search fee	\$ 2.00

Total	\$ 2,154.19

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

 A member of the Jardine Cycle & Carriage Group



Exceptional Journeys

To:
Cycle & Carriage Automotive Pte Limited
209 Pandan Gardens,
Singapore 609339

Attention: [Motor Claims Department]

Date: 25/01/2021

Type text here

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SME5885A (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 22.12.2020 (*date and time of accident*) on/along MT ELIZABETH NOVENA DROP OFF POINT (*location*) between the Vehicle and SLD9486J (*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,

A handwritten signature in blue ink, appearing to be "ONG TECK YEN".

Name: ONG TECK YEN SXXXX133A

NRIC / Passport No. / Company Registration No.:

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

"We/I, CYCLE & CARRIAGE AUTOMOTIVE 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\$1,766.99 (Repair Cost), S\$385.20 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SME 5885A that was damaged pursuant to the accident which occurred on 22/12/2020 (date) along MOUNT E NOVENA DROP OFF POINT (location) involving vehicle no/s SLD 9486J. This is pursuant to the inspection conducted on 25/01/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner ONG TECK YEN (the third party claimant") of vehicle no. SME 5885A 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 SME 5885A (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 01st (day) of JULY (month) 2021 (year)

 try

Signed by appointed surveyor



Signed by "the workshop" (with chop)

TAX INVOICE

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
AIG Asia Pacific Insurance Pte. Ltd. MOTOR CLAIM DEPT 78 SHENTON WAY #09-16 AIG BUILDING SINGAPORE 079120 Contact No 6419 1892	Cust No/Name KCV09145/ONG TECK YEN Reg No/Reg Date SME5885A / 27/08/2018 Date In/Mileage 25/01/2021/ 67977 Chassis/Package GF7W0402229 /DC17PT Engine No 4J11YT1364 Make/Model MIT/OUTLANDER 2.0 2WD CVT ELEGANCE (993) Colour/Trim W01 WHITE PEARL / BK BLACK
25/01/2021	

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
KAX00008	Credit	09/02/2021/ 11:20	TLE	884 / Lauro Songcuan	61064	41469458

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 RENEW REAR BUMPER				450.00
E PNT98000 SPRAY PAINT REAR BUMPER				350.00
A 54900099 CHECK WIRING & CHASSIS ELECTRICAL SYSTEM				30.00
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST				120.00
E PNT88000 REMOVE & REFIT REVERSE SENSOR				60.00
M SUNDRY SUNDRIES				20.00
X FACE,RR BUMPER	1.00	807.00	23.00	621.39
Z TEXT TP CLAIM AIG - SLD9486J SURVEY: STEVE (LKK) 25.01.2021 DOA: 22.12.2020 03 DAYS				
<i>Guarantee Your Warranty, Maintain with Cycle & Carriage!</i>				

Parts	621.39	7% GST on		Nett	1,651.39
Labour	1,010.00			1651.39	115.60
Standard Menu	0.00				
Specialist Job	0.00			Total Payable	1,766.99
Diagnostics Job	0.00			Paid	0.00
Sundry/Others	20.00			Total Due	1,766.99
Total(w/o GST)	1,651.39				

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.



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
AIG ASIA PACIFIC INSURANCE PTE. LTD. 78 SHENTON WAY #07-16 SINGAPORE 079120 ATTN: LILY TAN (CLAIMS OPERATION MANAGER) C/O LKK AUTO CONSULTANT PTE LTD

DATE	INVOICE NO.
10/2/2021	P 3630

DESCRIPTION	VHA NO.	DUE DATE	VEH NO.
	P 3630	10/2/2021	SLL 7022 K
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 25 JANUARY 2021 TO 28 JANUARY 2021 YOUR REF: SME5885A & SLD9486J (C&C)	3	120.00	360.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$360.00	
	GST @ 7%	\$25.20	
	TOTAL	\$385.20	

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd**



SINGAPORE 1000
SINGAPORE SME 1000
INTERNATIONAL 100

bizSAFE

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) **ONG TECK YEN**
 NRIC/Passport No: **S8072133A** Date of Birth: **12 Jun 1980**
 Address: **BK 899 B WOODLANDS** Age: **27**
DR. 50 #03-280 **S731899**
 Name & Address of Employer: _____
 Occupation: _____ Driving Exp: _____
 Driving Licence No: _____ Passed Date: **14 JAN 2005**
 D/L Type: Local/Int'l/Others: _____
 Tel(O) _____ (R) _____ HP **93365357**

DRIVER'S PARTICULARS

Name (as in I/C) _____
 NRIC/Passport No: _____ Date of Birth: _____
 Address: _____ Age: _____
 S() _____
 Occupation: _____ Driving Exp: _____ Yrs _____
 Driving Licence No: _____ Passed / Expiry Date: _____
 D/L Type: Local/Int'l/Others: _____ Contact No: _____

Hirer's Own Vehicle No: SME5885A		Replace Veh No: _____	
Loan Vehicle No: SLL7022K		VR No: _____	
Make & Model: T. Camry		Auto/Manual Group: Auto	
CHARGES : \$ cts			
Daily	3 day @ \$ 120	Per day	360 00
Weekly/Monthly	week @ \$ _____	Per week/Monthly	_____
Others _____			
CDW/PAI	@ \$ _____	Per day/Monthly	_____
Delivery/Collection Svc _____			
GST _____			
OR No: _____		(A) SUB-TOTAL _____	
Petrol Level & Surcharge	OUT IN	E 1/4 1/2 3/4 F	
First _____ km	FREE per day	GST 7%	25 20
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	385 20

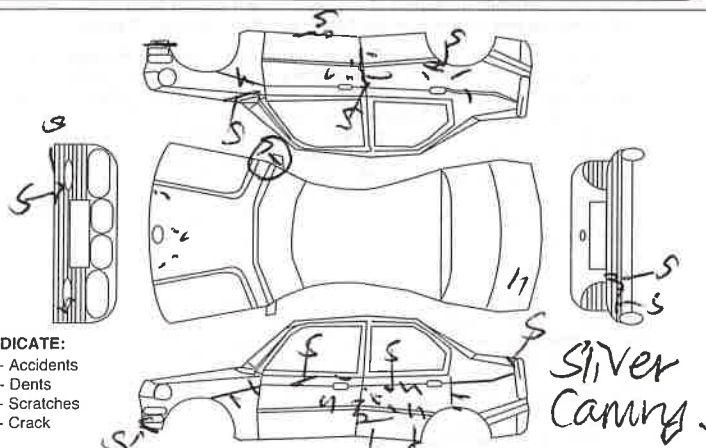
Security Deposit : \$ _____ Bank: **DBS**
 CASH/NETS/VISA/MC/AMEX/CHQ No: **5400 4200 3238 6661**
 Expiry Date: **05/27** Card ID No: **156**
 Name as in Card: **ONG TECK YEN**

NON WAIVER EXCESS (Subject to GST): \$ **3000/-**

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

INDICATE:
 A - Accidents
 D - Dents
 S - Scratches
 X - Crack



X **Mr.**

Hirer's Signature : _____ Additional Driver's Signature : _____

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given by BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
25/1/24	0900	63173	NIK	1C+DL+CC Details.

Hirer's/Driver Signature **X** **Mr.**

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
28/1/24	1300	63017	PONG	

Hirer's/Driver Signature **X** **Mr.**

INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

sld9486j

Date of Accident

22/12/2020 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG**Period of Insurance **30/06/2020 - 29/06/2021**Requested By **EDWIN ABCEDE CAINA (CYCLE...**Requested Date **22/12/2020 12:18****Payment details**Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 19 January 2021 5:10 PM
To: Clare Teo
Subject: RE: Your ref CC4/AIG20014415/pa3 [ACCIDENT INVOLVING SLD9486J(AIG) AND SME 5885A ON 22/12/2020]

Dear Ms Li Min,

We refer to the above matter.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle had collided onto third party parked vehicle. 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 7 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

Best Regards,
Hsiao Tong, Chew (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Clare Teo <clareteo@icloud.com>
Sent: Monday, 11 January 2021 2:01 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Your ref CC4/AIG20014415/pa3

Dear Hsiao Tong,

Thank you.

Kind regards,
Li Min

> On 11 Jan 2021, at 12:41 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

>

> Hi Ms Li Min,

>

> Thank you for your email.

>

> We have received a copy of your accident report from AIG.
>
> We will look into the matter. Thanks.
>
>
> Best Regards,
> Hsiao Tong, Chew (Ms) | Case Handler
> LKK Auto Consultants Pte Ltd
> Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk
> 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)
>
>
>
> -----Original Message-----
> From: Clare Teo <clareteo@icloud.com>
> Sent: Saturday, 9 January 2021 5:09 PM
> To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
> Subject: Your ref CCA/AIG20014415/pa3
>
> Dear Hsiao Tong,
>
> I refer to your letter dated 6 Jan 2021 requesting that I lodge the a GIA report within 5 working days of receipt of your letter.
>
> Please note that I have already lodged the accident report on AIG's website 26 Dec 2020. There is no change to that report.
>
> Please let me know if this will be sufficient. Thank you.
>
> Kind regards,
> Li Min

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	23 Dec 2020 21:09	Clm Dtl Modified	Claimant's Name: -> ONG TECK YEN.	[A] HOW MEI KWAN
2	23 Dec 2020 21:09	Clm Veh Model Changed	(202779) MITSUBISHI OUTLANDER 2.0 (A).	[A] HOW MEI KWAN
3	23 Dec 2020 21:09	Clm Created	Reg No: SME5885A. Acct Date: 2020/12/22. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). TP Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Cycle & Carriage Automotiv e Pte Ltd (Pandan Gardens)	[A] HOW MEI KWAN
4	23 Dec 2020 21:09	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	23 Dec 2020 21:09	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/01/05	[A] HOW MEI KWAN
6	23 Dec 2020 21:09	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	23 Dec 2020 21:09	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	23 Dec 2020 21:10	Label Added	(23):Express.	[A] HOW MEI KWAN
9	23 Dec 2020 21:10	Adj Adjuster Assigned	[None] -> MOHD RASUL	[A] HOW MEI KWAN
10	05 Jan 2021 11:30	Clm Registration Modified	Acct Time:09:00:00->08:55:00. Pol No:2100473823->2100473823-04.	[I] AIG OneClaim Integration User
11	27 Jan 2021 09:55	Adj Adjuster Assigned	MOHD RASUL -> CHEN TSUE YEE	[A] HOW MEI KWAN
12	16 Mar 2021 13:21	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	16 Mar 2021 13:21	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	16 Mar 2021 13:21	Clm Dtl Modified	JPJ Reg. Date: -> 2018/08/27.	[A] JOANNE LEE KHANG MIN
15	16 Mar 2021 13:21	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	26 Apr 2021 10:30	Adj Mandate Request	Cur.Req:2154.19:Liability: 100% (BOLA 22) *Quantum: (a)CORw/GST: \$1,766.98 + (b)LORw/GST(3d ays x \$120.00): \$385.20 + (c)LTA/GIA search fee: \$2.00 = Total: \$2,154.19 *3 recommendation repa ir days *For your approval please.	[A] CHEW HSIAO TONG
17	05 May 2021 14:02	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/01/05. Mandate Remarks: Mandate approved subject to documents in order. Kindly confirm with repairer and indicate in Payment Breakdown Form - payment directly to B KW for rental invoice?	[I] Khoo, Kay-Eng
18	05 May 2021 14:02	Adj Mandate Set	Approved:2154.19:Mandate approved subject to documents in order. Kindly confirm with repairer and indicate in Payment Breakdown Form - payment directly to BKW for rental invoice?	[I] Khoo, Kay-Eng

Date From   Date To   Audit Type 

ACTIVITY

[06/01/2021 17:05] HOW MEI KWAN:
OINR. To send out first letter.

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
2656509	23 Dec 2020 21:18:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SME5885A	SLD9486J	11.00
2677733	16 Mar 2021 13:21:29	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SME5885A	SLD9486J	11.00

