

## Asher Sng (LKKAuto)

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**From:** Jane Lau <janelau@fapl.sg>  
**Sent:** Thursday, 15 July 2021 10:25 AM  
**To:** Asher Sng (LKKAuto)  
**Cc:** philiplam@mac.com; lucillelam@me.com; personal\_insurance@aviva.com.sg; Admin A  
**Subject:** Re: ACCIDENT INVOLVING OUR INSURED VEHICLE SLC5529B AND ER828A ON 20/12/2020  
**Attachments:** ER828A reapi bill .jpeg

Dear Asher  
Good morning!  
Ms Chan has repaired her car, please see the invoice attached.

She is agreeable and will accept the 50% liability as settlement as proposed by AIG as per email dated 19th March 2021 from Jasper.

Her claims is as per her 1st email to AIG as below:

1.The repair cost of \$260.00----Please see the actual tax invoice attached.

2. One day loss of use at \$200.

**Total Claim: \$460.**

This is a small claim and I will appreciate it if it can be settled soon.

Hope to hear from you!

Thank you and stay safe!

With Regards,

Jane Lau  
Senior Financial Advisory Manager  
RNF : LCG100027058  
HP (65) 94553111 | Email [janelau@fapl.sg](mailto:janelau@fapl.sg)

**FINANCIAL ALLIANCE PTE LTD**

150 Beach Road #12-01/08 Gateway West Singapore 189720

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"Financial Alliance fully supports MAS' Fair Dealing vision."

On Wed, 14 Jul 2021 at 11:36, Jane Lau <[janelau@fapl.sg](mailto:janelau@fapl.sg)> wrote:

Dear Asher

Good morning!

We spoke last week on 5th July 2021 on the above.

Ms Chan will provide the repair invoice this Friday.

I will then forward to you for the settlement together with the one day loss of use.

I have also updated your mobile contact number to 88399816 as advised.

I shall revert again!

## RELEASE

Claim No: 2202398518SG

Policy No: 2100466465

I/We, **ER 828A – CAROLINE MRS LUCILLE CAROLINE LAM**, hereby agree to accept the sum of (**SINGAPORE DOLLARS SEVENTY TWO ONLY**) (\$72.00) to be paid to (**CAROLINE MRS LUCILLE CAROLINE LAM**) in full and final settlement of all claims, costs and disbursement arising from personal injury or loss of or damage to property sustained by me/us as a result of an accident involving **ER 828A** and **SLC 5529B** on the **20/12/2020** along **SLIP RD OF LOWER DELTA RD TOWARDS JLN BUKIT MERAH** and I/we agree that the said sum is paid with a denial of liability on the part of **AIG Asia Pacific Insurance Pte. Ltd.** being the insurer, insured and the driver of vehicle No **SLC 5529B** respectively, (or any other person or persons) in respect of said loss and for damage whether now or hereafter to become manifest, and is accepted by me/us to the intent that the said **AIG Asia Pacific Insurance Pte. Ltd.** and all other persons be absolutely and finally exonerated and discharged from all claims of every nature and kind whatsoever which I/we now or hereafter may have arising out of or connected with or traceable to the said accident. I/We further state that the foregoing release has been carefully read by me/us or has been read to me/us and I/we know the contents thereof and have signed the same as my/our own free and voluntary act and have not been influenced in making this settlement by any representation of the party or parties released. I/We also declare that I am/we are the person/persons entitled to receive the above compensation and hereby undertake to indemnify **AIG Asia Pacific Insurance Pte. Ltd.** against any claim made or which may be made in respect of this compensation.

**“This Release does not bind the insured and insured driver of AIG Asia Pacific Insurance Pte. Ltd. and is not to be construed as an admission of liability on their part and shall not be used as evidence in any claims, actions which may be lodged by them.”**

Dated this 5th day of October 2021

### WITNESS

Signature: \_\_\_\_\_



Name :

Jane Lau Chiew Gek

Address :

c/o: FINANCIAL ALLIANCE PTE LTD  
150 Beach Road #12-01/08  
Gateway West Singapore 189720

### CLAIMANT

Signature: \_\_\_\_\_



Name :

**ER 828A – CAROLINE MRS**  
**LUCILLE CAROLINE LAM**

Address :

**54 NAMLY PLACE**  
**SHAMROCK PARK**  
**SINGAPORE 267201**

NRIC No: \_\_\_\_\_

**S1611549E**


# YAP MOTOR REPAIR SERVICE

Blk 160, #07-04 Sin Ming Drive Singapore 575722  
Tel: 6455 2191 Fax: 6451 1706 H/P: 9618 7155 / 8161 9189  
Roc: 10739200C Email: yapmotorrepair@singnet.com.sg

No S10526

VEHICLE NO: ER 828A				MODEL / CHASSIS Toyota			
				MILEAGE: KM			
OWNER <del>828A</del>				CONTACT:		HP	87818283
						TEL	
DATE	IN	TIME	IN	FUEL:	1/4	1/2	3/4
	OUT		OUT				

Comments / Remarks:	Amount
1.	
2.	
3.	
4.	
5.	
6.	
7.	\$260
8.	
9.	
10.	
11.	
12.	



Handwritten signature: Yap Motor Repair

Note:  
1. Kindly remove your cashcard & valuables from vehicle. The Management shall not be liable for loss of cash, valuable items or any articles of importance from the vehicle.  
2. We accept the following modes of payment: cash, Nets, Visa & Mastercard.  
3. Additional service operations may be required for your vehicle make/model and will charged at extra cost. Some parts sold are for highway use only and not street vehicles.

Registered Owner Vehicle Signature : 14  
Date : \_\_\_\_\_  
Total Amount : \_\_\_\_\_

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Wednesday, 7 July 2021 5:56 PM  
**To:** ng\_ko\_vin@hotmail.com  
**Subject:** ACCIDENT INVOLVING SLC 5529B AND ER 828A ON 20/12/2020

**Our Ref: CC4/AIG21000114/Kea3**

07 JULY 2021

**NG KO-VIN**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLC 5529B AND ER 828A ON 20/12/2020**

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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 us if you have further queries.

Yours faithfully,

Asher  
*Case Handler*  
HP: 8839 9816  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

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

## Print Received Message

This mail is associated with :

**\*ER828A (2202398518SG)**  
**[SLC5529B]**

TP

CAROLINE MRS LUCILLE CAROLINE LAM

Dec 20 2020 3:00PM

[NG KO-VIN]

Yap Motor Repair Service

**From**      **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS)**, sent on **22/09/2021 16:38 PM**.  
**To**         LKK\_HQ  
**Subject**   **Alert - Adj Mandate Approved (S\$72.00) - ER828A - Claim Handler: Goh, Jeremy-CX**

Approved:72.00:mandate approved. settle at best.