

**LOD - Our ref: SMK6309J (MIT) / Your ref: CC4/AIG21000850/pa3 - SMR7553B - TP  
AIG / DOA: 11/01/2021**

Patrick Lee Wei En <patrick.lee@cyclecarriage.com.sg>

Wed 16/6/2021 10:59 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Lauro Araos Songcuan JR <lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

 1 attachments (268 KB)

[Untitled].pdf;

Dear Hsiao Tong,

Our customer, **SMK6309J** holds your insured driver, **SMR7553B** liable for the accident dated 11/01/2021, and would like to claim against your insured driver.

Our customer's claim is for :

<b>Repair Cost</b>	:	<b>\$ 6,479.94</b>	
<b>Loss of Use</b>	:	<b>\$ 856.00</b>	<b>(\$ 107.00 x 08 days)</b>
<b>GIA Search</b>	:	<b>\$</b>	
<b>Fee</b>		<b>2.00</b>	
<b>Total Claim</b>	:	<b>\$ 7,337.94</b>	

If you minded to reach an amicable settlement with our customer, please let us have your substantive reply by **21/07/2020**. Otherwise our customer will proceed in a manner that he deems fit.

Best Regards,

**Patrick Lee**

DISCLAIMER:- This email and any attachment to it is confidential and intended only for the use of the individual or entity named above and may contain information that is privileged. If you are not the intended recipient, you are notified that any dissemination, distribution or copying of this email or any attachment is strictly prohibited. If you have received this email in error, please notify us immediately by return email and destroy the original message. Any views expressed are those of the individual sender, and not necessarily the views of Cycle Carriage Industries Pte Ltd and/or any of its related corporations.



Exceptional Journeys

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

Attention: [Motor Claims Department]

Date: [11.01.2021]

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SMK6309J (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 11.01.2021 (*date and time of accident*) on/along JLN BOON LAY TOWARDS AYE (*location*) between the Vehicle and SMR7553B (*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,

*K. Velu* 11/1/21

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Name: KARUPPIAH VELU

NRIC / Passport No. / Company Registration No.: 577D

**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\$6,479.94 (Repair Cost), S\$856.00 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SMK 6309J that was damaged pursuant to the accident which occurred on 11/01/2021 (date) along JLN BOON LAY TOWARDS AYE (location) involving vehicle no/s SMR 7553B. This is pursuant to the inspection conducted on 26/01/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner KARUPPIAH VELU (the third party claimant") of vehicle no. SMK 6309J 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 SMK 6309J (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 06 (day) of July (month) 20 21 (year)



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 26/01/2021	Cust No/Name	KCV11044/KARUPPIAH VELU
	Reg No/Reg Date	SMK6309J*DC17/ 17/04/2019
	Date In/Mileage	26/01/2021/ 23383
	Chassis/Package	MMBSTA13AKH001161 /FTP
	Engine No	3A92UHN8829
	Make/Model	MIT/19MY ATTRAGE 1.2 CVT
	Colour/Trim	P01 RED METALLIC / BK BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No		
KAX00008	Credit	16/06/2021/ 10:31	TLK	289 / Patrick Lee	61742	41475996		
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
E PNT88000								900.00
REPLACE REAR BUMPER, BOOT & AFFECTED AREA								
E PNT98000								1050.00
SPRAY PAINT WORK ON REAR BUMPER, BOOT, REAR RH FENDER & BODY KIT								
E PNT88000								120.00
REMOVE & INSTALL REAR PARKING ASSIST SENSOR								
M SUNDRY								40.00
TO APPLY BODY SEALANT								
A 54900099								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								40.00
TO SUPPLY C&C EMBLEM								
M SUNDRY								20.00
SUNDRIES								
E PNT88000								450.00
ADDITIONAL JOB - REPLACE END PANEL								
E PNT98000								350.00
ADDITIONAL JOB - SPRAY PAINT WORK ON END PANEL								
X	FACE,RR BUMPER				1.00	748.00	23.00	575.96
X	BRACKET,RR BUMPER,RH				1.00	28.00	23.00	21.56
X	PANEL,RR END				1.00	425.00	23.00	327.25
X	PANEL,TRUNK LID				1.00	791.00	23.00	609.07
X	MARK,THREE-DIA				1.00	69.00	23.00	53.13
X	MARK,ATTRAGE				1.00	21.00	23.00	16.17
X	GROMMET,RR END TRIM				4.00	3.00	23.00	9.24
X	CLIP,RR END TRIM				1.00	3.00	23.00	2.31
X	CLIP,RR END TRIM				3.00	3.00	23.00	6.93
X	ATTRAGE BODYKITS				1.00	1643.00	20.00	1314.40
Z TEXT								
TP CLAIM - AIG								

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.



## PANDAN GARDENS CUSTOMER SERVICE CENTRE

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65691056



# 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  26/01/2021	Cust No/Name	KCV11044/KARUPPIAH VELU
	Reg No/Reg Date	SMK6309J*DC17/ 17/04/2019
	Date In/Mileage	26/01/2021/ 23383
	Chassis/Package	MMBSTA13AKH001161 /FTP
	Engine No	3A92UHN8829
	Make/Model	MIT/19MY ATTRAGE 1.2 CVT
	Colour/Trim	P01 RED METALLIC / BK BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
KAX00008	Credit	16/06/2021/ 10:31	TLK	289 / Patrick Lee	61742	41475996

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
DOA : 11.01.2021 SMR7553B SURVEYOR : STEVE LKK 26/01/2021 04 DAYS + 02 DAYS				
<p><i>Guarantee Your Warranty, Maintain with Cycle &amp; Carriage!</i></p>				

Parts	2,936.02		Nett	6,056.02
Labour	3,020.00	7% GST on	6056.02	423.92
Standard Menu	0.00			
Specialist Job	0.00		Total Payable	6,479.94
Diagnostics Job	0.00		Paid	0.00
Sundry/Others	100.00		Total Due	6,479.94
Total(w/o GST)	6,056.02			

**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.**

**Karuppiah Velu C/O Cycle & Carriage Automotive Pte Ltd**

Singapore -

Agreement Period: 26/01/2021- 04/02/2021

## Tax Invoice

**Inv No.** : RIN21060047  
**Date** : 16 Jun 2021  
**Ref** : SMK6309J, 577D  
**Curr** : SGD  
**Terms** : COD  
**RA No.** : RRA21010103  
**Sales** : Wilson Ho

#	Description	Qty	Unit	Unit Price	Amt
1	Rental (26/01/2021 to 02/02/2021) Vehicle Registration No. : SMQ7079J Vehicle Model : ATTRAGE 1.2 CVT Reference No: SMK6309J	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): 201900307RS01  
Or scan QR code for payment.



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

## RENTAL AGREEMENT

**No. RRA21010103**

Date: 26 Jan 2021

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	: Karuppiah Velu C/O Cycle & Carriage Automotive Pte Ltd	Vehicle No.	: SMQ7079J
NRIC/FIN/PP/ROC No.	: *****577D	Vehicle Type	: Mitsubishi Attrage (Modern)
Registered Address	: - Singapore -	Vehicle Model	: ATTRAGE 1.2 CVT
Mobile No.	: +6593834565	Commencement Date	: 26/01/2021 12:00
Email address	: Velkrm@yahoo.com.sg	End Date	: 03/02/2021 08:45
Driver Particulars		Rental Charge	
Name	: Karuppiah Velu C/O Cycle & Carriage Automotive Pte Ltd	Daily: 8 days x 100.00	\$ 800.00
Driving License No.	:	Weekly	\$ 0.00
Issue Date	: 20/06/2009	Monthly	\$ 0.00
Mobile No.	: +6593834565	<b>Total</b>	<b>\$ 856.00</b>
		Inclusive GST 7.0%	\$ 56.00
		Amt Before GST	\$ 800.00
		Deposit Amount	\$ 0.00
REMARKS		Insurance Excess	
		Section I - \$1500/ Section II - \$1500 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 : Karuppiah Velu C/O Cycle & Carriage Automotive Pte Ltd

Company Stamp (if applicable)

Date


## INSURER ENQUIRY

**Find  
insurer**

Vehicle reg. no.

SMR7553B

Date of Accident

11/01/2021 

Reset

% **RESULT & RECEIPT**

## TP Insurer Enquiry

Insurance ..... **AIG**Period of Insurance ..... **21/01/2020 - 20/01/2022**Requested By ..... **KEVIN LEONG WAI KIT (CYCLE ...**Requested Date ..... **11/01/2021 18:04****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)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 25 January 2021 1:58 PM  
**To:** mariaraj@richport.com.sg  
**Subject:** ACCIDENT INVOLVING SMR 7553B(AIG) AND SMK 6309J AT/ALONG JLN BOON LAY ON 11/01/2021

25 JAN 2021

**M/s RICHPORT TECHNOLOGY PTE LTD**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SMR7553B**

**Our Ref: CC4/AIG21000850/pa3**

**ACCIDENT INVOLVING SMR 7553B(AIG) AND SMK 6309J AT/ALONG JLN BOON LAY ON 11/01/2021**

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 from SMK6309J against your insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as it is a head-to-rear collision. 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](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	18 Jan 2021 19:06	<b>Clm Dtl Modified</b>	Claimant's Name: -> KARUPPIAH VELU.	[A] HOW MEI KWAN
2	18 Jan 2021 19:06	<b>Clm Veh Model Changed</b>	(204773) MITSUBISHI ATTRAGE 1.2 CVT (A).	[A] HOW MEI KWAN
3	18 Jan 2021 19:06	<b>Clm Created</b>	Reg No: SMK6309J. Acct Date: 2021/01/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: Auto & General Insurance (Singapore) Pte. Limited. (HQ). Workshop: Cycle & Carriage Automotive Pte Ltd (Pandan Gardens)	[A] HOW MEI KWAN
4	18 Jan 2021 19:06	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 Jan 2021 19:06	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/27	[A] HOW MEI KWAN
6	18 Jan 2021 19:06	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 Jan 2021 19:06	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	18 Jan 2021 19:07	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
9	18 Jan 2021 19:07	<b>Adj Adjuster Assigned</b>	[None] -> CHEN TSUE YEE	[A] HOW MEI KWAN
10	25 Jan 2021 13:51	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	25 Jan 2021 18:36	<b>Clm Registration Modified</b>	Acct Time:07:00:00->07:25:00.	[I] AIG OneClaim Integration User
12	15 Feb 2021 13:15	<b>Video Downloaded</b>	Downloaded SMK6309J vs SMR7553B_TP VIDEO(REAR)	[I] Loh, Chee-Heng
13	22 Jun 2021 08:04	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
14	22 Jun 2021 08:04	<b>Clm Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	22 Jun 2021 08:04	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/04/17.	[A] JOANNE LEE KHANG MIN
16	22 Jun 2021 08:04	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
17	05 Jul 2021 16:19	<b>Adj Mandate Request</b>	Cur.Req:7337.94:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$6,479.94 + (b)LORw/GST(8days x \$100.00): \$856.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$7,337.94 *6 recommendation repair days + 1Sunday + 1PRS = 8days *For your approval please.	[A] CHEW HSIAO TONG
18	06 Jul 2021 08:56	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/27. Mandate Remarks: *rental subject to rental invoice and rental agreement.	[I] Loh, Chee-Heng
19	06 Jul 2021 08:56	<b>Adj Mandate Set</b>	Approved:7337.94:*rental subject to rental invoice and rental agreement.	[I] Loh, Chee-Heng

Date From  Date To  Audit Type

### ACTIVITY

[22/01/2021 14:47] 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
2662436	18 Jan 2021 19:12:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMK6309J	SMR7553B	11.00
2663828	25 Jan 2021 11:00:10	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMK6309J	CHEW HSIAO TONG	xx.xx
2663944	25 Jan 2021	Video Upload	Motor	AIG Asia	AIG Asia	SMK6309J	Low, Xianyu	xx.xx

	11:49:36			Pacific Insurance Pte. Ltd.	Pacific Insurance Pte. Ltd. (SG)			
2703135	22 Jun 2021 08:04:58	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMK6309J	SMR7553B	11.00