Hsiao Tong (LKKAuto)

From: Loh, Chee-Heng < Chee-Heng.Loh@aig.com>

Sent: Tuesday, 4 May 2021 1:28 PM

To: Hsiao Tong (LKKAuto); Lauro Araos Songcuan JR

Cc: Andre Chow En De; Loi Ai Ting; Jojo Cheng; Edwin Abcede Caina

Subject: RE: AIG Ref: 3426835712SG-003 (SLV1391G) Our Ref: SMQ3525P DOA:

13/03/2021

Hi Hsiao Tong,

PD LOD uploaded into Merimen for your handling.

Please assist to revert to Larry.

Thank you.

Loh Chee Heng

Senior Complex Claims Examiner – Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Lauro Araos Songcuan JR < lauro.songcuan@cyclecarriage.com.sg>

Sent: Tuesday, 4 May 2021 10:31 AM

To: Loh, Chee-Heng < Chee-Heng.Loh@aig.com>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo

Cheng <jojo.cheng@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg> **Subject:** [EXTERNAL] AIG Ref: 3426835712SG-003 (SLV1391G) Our Ref: SMQ3525P DOA: 13/03/2021

This message is from an external sender; be cautious with links and attachments.

Dear Loh Chee Heng,

Pls. refer to attached LOD.

Our customer, Ragupathy S/O Narayanamoorthy insured with NTUC claims as follows.

Cost of repair \$ 4,102.81

Loss of rental \$ 385.20 (\$128.40 x 3 days)

GIA search fee \$ 2.00

Total \$ 4,490.01

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

From: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Sent: 19 April 2021 09:30 PM

To: Lauro Araos Songcuan JR lauro.songcuan@cyclecarriage.com.sg; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>

Cc: Andre Chow En De andre.chow@cyclecarriage.com.sg; Loi Ai Ting aiting.loi@cyclecarriage.com.sg; Jojo Cheng jojo.cheng@cyclecarriage.com.sg; Edwin Abcede Caina edwin.caina@cyclecarriage.com.sg; Admin A admin-a@lkkauto.com

Subject: SMQ3525P (MIT) - FINALIZE TP CLAIM (AIG)

This email was sent from outside of your organisation

Hi Larry/Hsiao Tong,

We confirm the finalize \$3834.40 (P/P, before GST). 3 repair days.

Thanks.

Best Regards,
Steve Chen | Automotive Assessor
LKK Auto Consultants Pte Ltd

Phone: 81117723/6256-3561 | email: <u>stevenfoong@lkkauto.com</u>| fax: 6256-4315

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

From: Lauro Araos Songcuan JR < lauro.songcuan@cyclecarriage.com.sg>

Sent: Monday, 19 April 2021 10:32 AM

To: Steve Chen (LKK Auto) < SteveChen@lkkauto.com>

Cc: Andre Chow En De andre.chow@cyclecarriage.com.sg; Jojo

Cheng <jojo.cheng@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>

Subject: SMQ3525P (MIT) - FINALIZE TP CLAIM (AIG)

Dear Steve,

Pls. refer to attached files and photos.

Kindly confirm finalized amount of \$ 3,834.40 before Gst.

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



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

Attention: [Motor Claims Department]

Date:

LETTER OF AUTHORIZATION TO ACT

Dear Sirs.

- 1. I/We, the undersigned, am the registered owner of vehicle no. SMQ3525P (vehicle no.) (the "Vehicle").
- 2. As a result of a motor incident occurring on 13.03.2021 (date and time of accident) on/along BUKIT MANIS RD OPEN SPACE CARPARK (location) between the Vehicle and SLV1391G (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.

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,

Name: RAGUPATHY S/O NARAYANAMOORTHY 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\$4,102.81 (Repair Cost), S\$385.20 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SMQ 3525P that was damaged pursuant to the accident which occurred on 13/03/2021 (date) along BUKIT MANIS ROAD OPEN SPACE CARPARK (location) involving vehicle no/s SLV 1391G. This is pursuant to the inspection conducted on 06/04/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner RAGUPATHY S/O NARAYANAMOORTHY (the third party claimant") of vehicle no. SMQ 3525P 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 SMQ 3525P (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 14TH (day) of MAY (month) 2021 (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)

SIGNED WITHOUT PREJUDICE FOR ANY PERSONAL INJURY CLAIM



CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED 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.	Cust No/Name	/Mr Ragupathy S/O Narayanamoorth		
	Ltd.	Reg No/Reg Date	SMQ3525P / 12/11/2019		
	MOTOR CLAIM DEPT	Date In/Mileage	09/04/2021/ 14885		
	78 SHENTON WAY #09-16	Chassis/Package	GF7W0601993 /#		
	AIG BUILDING SINGAPORE 079120	Engine No	4J11BH5944		
*	Contact No 6419 1892	Make/Model	MIT/19MY OUTLANDER 2.0 STYLE(994)		
	06/04/2021	Colour/Trim	PO2 RED METALLIC / BK BLACK		

Account No	Terms	Date/Time Pri	inted	CSE	Operator		WIP No	Invoice/0	Credit Note No
KAX00008	Credit	20/04/2021/	08:57	TLE	884 / Laur	o Songcuan	64115	41473260)
1.0000000		Description	of Good	s / Services		Qty	Unit Price	Disc%	Amount
E PNT88000									530.00
RENEW RE	AR BUMPE	R & BODY KITS							
E PNT98000									350.00
	INT REAR	BUMPER							
A 54900099									30.00
CHECK WI	RING & C	HASSIS ELECTR	ICAL SY	STEM					
A 10028901									120.00
		GNOSTIC CHECK	USING	HI-SCAN PRO	TEST				
	-SCAN PR	O TEST							60.00
E PNT88000									60.00
REMOVE 8	REFIT R	EVERSE SENSOR							00.00
M SUNDRY									20.00
SUNDRIES							1554 00	00 00	1554 00
X BODY KIT		DER				1.00	1554.00		1554.00
X FACE, RR						1.00		23.00	624.47
X LAMP ASS						1.00		23.00	464.31
	RR BUMP	ER,LH				1.00	106.00	23.00	81.62
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	AIG - S		1						
		KK) 06.04.202	1						
DOA: 13	.03.2021								
03 DAYS									
		Guarantee You	r Warro	nty, Mainto	in with Cyc	le & Carriage!			
Parts			2,724	1.40			Ne		3,834.40
Labour			1,090			7% GST or	3834.	40	268.41
Standard	Menu			0.00					12 COSCORE CONT.
Specialis	t Job			0.00		1	otal Payab		4,102.81
Diagnosti				0.00			Pa		0.00
							Total D	IIA	4,102.81
Sundry/0t	ners		71	0.00			10tal D	uc	4,102.01



TAX INVOICE

GST REG. NO.: 200106276D

DATE	INVOICE NO.
30/4/2021	P 3739

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

	VHA NO.	DUE DATE	VEH NO.
	P 3739	1/5/2021	SLS 9585 C
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 06 APRIL 2021 TO 09 APRIL 2021 YOUR REF: SMQ3525P & SLV1391G (C&C)	3	120.00	360.00
		u.	
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Bank: UNITED OVERSEAS BANK LTD (UOB)	Subtotal		\$360.00
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	GST @ 7%		\$25.20
All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	TOTAL		\$385.20







RENT-A-CAR

LO Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666 ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D 24 HOURS HELPLINE: 6223 1122

VHA No: P 3739

Workshop: CdC DD

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Tel(O)	(R) _		нр 98736	342				GST			
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I have read and	agree to the terr	ms and condition o	on both sides of this a	areement	. If I have	presented a	a charge/credit	card for pay	yment. I agre	e that all an	nounts
payable under	this agreement a	nd for parking and	I traffic infringements nformation I have t	may be b	oilled to th	nat account	and my signatu	re above w	ill be consid	ered to have	been
IMPORTANT	•				legal c	osts on a full	indemnity basis),	whatsoever	and howsoev	er brought ag	ainst,
years and l	oe holding valid driv	ring licenses and have	23 years of age and un ye a minimum of 2 years	s regular	vehicle	Full excess	by you in respect amount have to t	e paid imme	diately in the	event of an ac	cident
damages o	osts to be Borne by	y the Hirer/the Autho	ve stipulation may retur rised Driver. urned with petrol level li		occurr	ed. Any dama	he right not to re ge to the car will oking and transp	be repair at E	3KW authorize	ed workshop.	
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No refund f	or early return of ve	ehicle. The hirer shal	I be liable for additional ay, inclusive of CDW an		9. The Hi	irer agrees tha	at a punctured tyref vehicle, by itsel	e, empty peti	ol tank, loss o	f vehicle's key	
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		urpose (For instance ing), is strictly prohib	: in connection with the ited.	ft, drug	10. In case	e of accident,	the hirer shall rep within 24 hours	ort to rental	office immedi	ately. An accid	dent
Vehicle stri	ctly for Singapore	use only and may no	ot be driven out of Singate te Ltd. The hirer is liable		all liab		arties claim.Full e				
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Questioned On A	any Account Whats	oever And I had clea	ared my belonging items	s from the n	ental vehic	de (cashcard,	parking coupons	, etc)"			

Rémerks

Hirer's/Driver Signature

Lineak By

URO

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SLV1391G

Date of Accident

13/03/2021 ==

Reset

% RESULT & RECEIPT

TP Insurer Enquiry	
Insurance	AIG
Period of Insurance	22/12/2020 - 21/12/2021
Requested By	EDWIN ABCEDE CAINA (CYCLE
Requested Date	17/03/2021 09:21

Payment details

Request Amount: \$\$1.87 GST Amount: \$\$0.13

Total Amount Due (GST Inclusive): \$\$2

General Insurance Association

Records Management Centre GST Registration No: **M400017735**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 12 April 2021 2:46 PM **To:** jon_chincc@hotmail.com

Subject: ACCIDENT INVOLVING SLV 1391G(AIG) AND SMQ 3525P AT/ALONG BUKIT MANIS

RD OPEN SPACE CARPARK ON 13/03/2021

12 April 2021

Mr Chin Che Chung [By Email Only]

Dear Sir/Madam,

You Ref: SLV1391G

Our Ref: CC4/AIG21004350/Epa3

ACCIDENT INVOLVING SLV 1391G(AIG) AND SMQ 3525P AT/ALONG BUKIT MANIS RD OPEN SPACE CARPARK ON

13/03/2021

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 SMQ3525P against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle had collided onto third party parled 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 07 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)

Claim Audit

d e		RAIL	Remarks	D
lo.			Remarks	Ву
1	17 Mar 2021 14:06	Clm Veh Model Changed	(202779) MITSUBISHI OUTLANDER 2.0 (A).	[I] Fan, Winnie-LW
2	17 Mar 2021 14:06	Clm Created	Reg No: SMQ3525P. Policy No: 1700090614. Acct Date: 2021/03/13. Claim Type: TP. Insurer: AIG Asi a Pacific Insurance Pte. Ltd. (SG). Workshop: Cycle & Carriage Automotive Pte Ltd (Pandan Gardens). Ins.Status => Incoming Claim	[I] Fan, Winnie-LW
3	17 Mar 2021 14:06		[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merime Administrat
4	24 Mar 2021 08:54		Acct Time:00:00:00->19:00:00. Pol No:1700090614->1700090614-02.	[I] AIG OneClaim Integratior User
5	06 Apr 2021 16:34	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[I] Chin, Le
6	06 Apr 2021 16:34	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/04/15	[I] Chin, Le
7	06 Apr 2021 16:34		Approved:0.00.Reinsp:Adj decides.	[I] Chin, Le Ying
8	06 Apr 2021 16:37	Assignment 1st Accessed		[A] HOW MI KWAN
9	06 Apr 2021 16:37	•	[None] -> CHEN TSUE YEE	[A] HOW MI KWAN
10	06 Apr 2021 16:37	Label Added	(23):Express.	[A] HOW M KWAN
	07 Apr 2021 08:46		Pol No:1700090614-02->1700090614.	[I] Low, Xianyu
12	28 Apr 2021 17:12	Adj Rpt Initiated		[A] JOANN LEE KHANO MIN
L3	04 May 2021 13:44	Mandate	Cur.Req: 4490.01 :Liability: $100\%(B22)$ *Quantum: (a)CORw/GST: $$4,102.81 + (b)LORw/GST(3days x $120.00)$: $$385.20 + (c)LTA/GIA$ search fee: $$2.00 = Total$: $$4,490.01 *3$ recommendation repair days *For your approval please.	[A] CHEW HSIAO TON
.4	04 May 2021 13:47	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/04/15	[I] Loh, Che Heng
.5	04 May 2021 13:47	Adj	Approved:4490.01.	[I] Loh, Che Heng

ACTIVITY No record

Merimen Billing for this case - Transaction History Co Name Bill Ref No Bill Date Bill Type Асс Туре Acc Name Ref 1 Ref 2 Amount (Branch) AIG Asia AIG Asia 17 Mar 2021 Pacific Pacific
Insurance Pte. Insurance Pte. Fan, Winnie-2678180 Video Upload Motor SMQ3525P xx.xx 14:10:41 LW Ltd. Ltd. (SG) AIG Asia AIG Asia 17 Mar 2021 TP Case Pacific Pacific CHIN CHE 2678186 SMQ3525P Motor xx.xx 14:18:03 (Insurer) Insurance Pte. Insurance Pte. CHUNG Ltd. Ltd. (Express) LKK Auto LKK Auto 28 Apr 2021 OD/TP Case 2690123 Motor Consultants Consultants SMQ3525P SLV1391G 11.00 17:12:08 (Adjuster) Pte Ltd Pte Ltd (HQ)