



1 Kaki Bukit Ave 6, # 02-22/21/20 @ Autobay Blk D Singapore 417883  
Company & GST Registration No : 201828067M

Date: 14.10.2021

LOD No: CAS-21-LOD00118

Our Ref: SFP8181C

Your Ref: SKF1982Y

**AIG ASIA PACIFIC INSURANCE PTE LTD**

**Motor Claims Department**

78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Dear Sir/Mdm

**ACCIDENT INVOLVING SFP8181C AND SKF1982Y AT ALONG BLK 259A BANGKIT ROAD MULTI STOREY  
CAR PARK ON 21.04.2021**

Please refer to the above mentioned accident.

We are writing in on the behalf of **LIANG ENG HWA** the registered owner of motor vehicle number  
**SFP8181C** which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle  
number **SKF1982Y** As a result of which, our client have suffered loss and and expenses.

We are instructed by our client to claim for :

1. Cost of Repair (Recommended by LKK Adrian)	\$ 6,741.00 (w/gst)
2. Loss of Rental (6 days x \$120)	\$ 720.00
3. LTA TP Search Fee	\$ 7.45
<b>TOTAL AMOUNT</b>	<b>\$ 7,468.45</b>

We enclosed hereby the following documents for your consideration :

- ( A ) Proforma Invoice
- ( B ) GIA Report
- ( C ) Letter of Authorisation
- ( D ) LTA TP Search Invoice
- ( E ) Rental Invoice
- ( F ) Rental Agreement

Kindly acknowledge receipt of the above said documents and your favorable reply is greatly appreciated.

 **CAS GARAGE PTE LTD**  
UEN 201828067M  
1 KAKI BUKIT AVENUE 6, #02-22 AUTOBAY,  
SINGAPORE 417883

Mr Chong  
Claims Department  
Mobile: 65 8782 7171  
Email: chongliau@casgarage.sg



FAX: 6509 9501

Email: contact@casgarage.sg

## LETTER OF AUTHORITY AND INDEMNITY

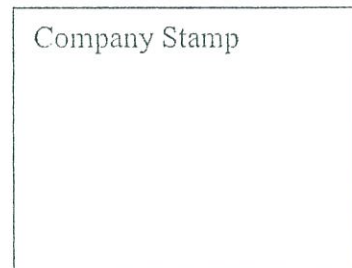
ACCIDENT INVOLVING VEHICLE NO. SFP8181C AND SKF1982Y  
AT/ALONG B1K 259A Bangkit Road Multi Storey Car Park  
ON 21 DAY April MONTH 2011 YEAR

- I/We, the owner of vehicle no. SFP8181C hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- I/we have read and understand the above statement and agreed.

Dated this 21 day April month 2011, year

Signature : [Signature]  
Name : Liang Eng Hua  
NRIC/ROC No. : S1629567A  
Address : 3 Chestnut Avenue  
Singapore 679489

Company Stamp





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

"We/I, **CAS GARAGE 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\$6,741.00** (Repair Cost), **S\$600.00** (Loss of Use/Rental), **S\$ 7.45** (Disbursement) for vehicle no. **SFP 8181C** that was damaged pursuant to the accident which occurred on **21/04/2021** (date) along **259A BANGKIT RD** (location) involving vehicle no/s **SKF 1982Y**. This is pursuant to the inspection conducted on **23/04/2021** (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner **LIANG ENG HWA** ("the third party claimant") of vehicle no. **SFP 8181C** 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 **SFP 8181C** (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 27 (day) of 12 (month) 2021 (year)



Signed by appointed surveyor

**CAS GARAGE PTE LTD**  
HEN/201828057M  
1 KAKI BUKIT AVENUE 6, #02-22 AUTOBAY,  
SINGAPORE 417883

Signed by "the workshop" (with chop)

"My execution of this Discharge  
Voucher is only for my claim  
for property damage and not  
prejudicial to any other claims"



# TAX INVOICE

AIG ASIA PACIFIC INSURANCE PTE LTD  
Attention: MOTOR CLAIMS DEPARTMENT  
78 SHENTON WAY  
#07-16  
AIG BUILDING  
079120  
SINGAPORE

**Invoice Date**  
27 Dec 2021

**Invoice Number**  
CAS-21-PI00118

**Reference**  
SFP8181C / HYUNDAI  
TUSCON

**Tax Reference Number**  
201828067M

CAS GARAGE PTE LTD  
1 KAKI BUKIT AVENUE  
6  
#02-22 AUTOBAY  
SINGAPORE 417883

Description	Quantity	Unit Price	Tax	Amount SGD
COST OF REPAIR FOR VEHICLE SFP8181C (THIRD PARTY CLAIM AGAINST SKF1982Y) DOA: 21/04/2021	1.00	6,300.00	7%	6,300.00
Subtotal				6,300.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%				441.00
TOTAL SGD				6,741.00

## Due Date: 26 Jan 2022

Cheques made payable to 'Cas Garage Pte Ltd '  
Paynow / Transfer to UEN 201828067M  
Bank Account Number : OCBC 6080 5022 5001

"Thank you for choosing CAS Garage.  
You will receive a SMS shortly after you have  
made the payment to enjoy some perks from us!"



## PAYMENT ADVICE

To: CAS GARAGE PTE LTD  
1 KAKI BUKIT AVENUE 6  
#02-22 AUTOBAY  
SINGAPORE 417883

**Customer** AIG ASIA PACIFIC  
INSURANCE PTE LTD

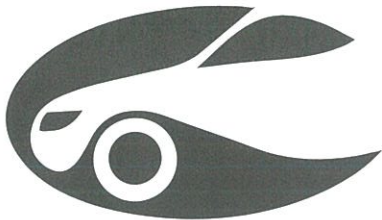
**Invoice Number** CAS-21-PI00118

**Amount Due** 6,741.00

**Due Date** 26 Jan 2022

**Amount  
Enclosed**

Enter the amount you are paying above



# CS CAR RENTAL

1 KAKI BUKIT AVENUE 6

#02-38, AUTOBAY

SINGAPORE (417883)

TEL: 6484 2220 H/P: 9692 2220

UEN NO.: 53394623M

**NO. 10146**

Date : 21/04/2021

## OFFICIAL RECEIPT

Received from Liang Eng Hua

the sum of Dollars Seven hundred and twenty only

being Payment Of Rental for 3MK3086X (21/04/2021 - 27/04/2021)

\$ 720/-

Cash/Cheque No.

**CS CAR RENTAL**





# CS CAR RENTAL

1 KAKI BUKIT AVENUE 6  
#02-38, AUTOBAY  
SINGAPORE (417883)  
TEL:6484 2220 H/P:9692 2220

NO: 10203

UEN.: 53394623M

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULAR

Name: (as in I/C) Liang Eng Hwee  
NRIC/PASSPORT No: 81629567A  
Address (Res): 3 Chestnut ave  
S'pore 679489  
Name & Address of Employer \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Driving Licence No: \_\_\_\_\_ D/L Type: Local / International  
Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP: 98203956

### ADDITIONAL DRIVER'S PARTICULARS

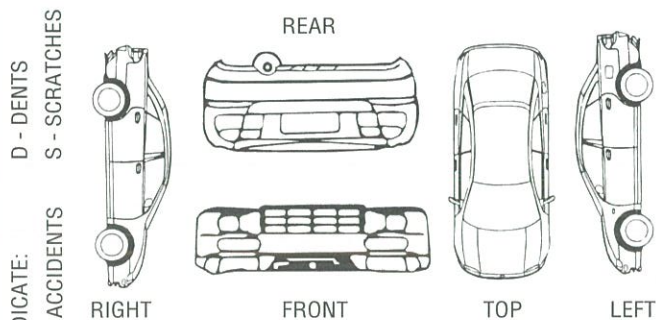
Name: (as in I/C) Er Cheng Hwee  
NRIC/PASSPORT No: 81834572B  
Address (Res): 3 Chestnut ave  
S'pore 679489  
Driving License No: 81834572B D/L Type: Local / International  
Issue Date: 27/01/1992 Date of Birth: 27/06/1967  
Occupation: \_\_\_\_\_ Driving Exp: 28 years

Vehicle No: SMK3086X Replace Veh No: SFP8181C  
Mileage Out: 29256 Mileage Out: 29256  
Make & Model: Hyundai Avante Auto/Manual  
21/04/2021 Group: \_\_\_\_\_  
Out : Date 4:34pm Time: \_\_\_\_\_  
HIRE / PERIOD EXPIRY Time: \_\_\_\_\_  
NON-WAIVER EXCESS=\$2000 (TP) \$3000 (OD)

### CHARGES

Daily	<u>06</u>	@ \$ <u>120</u>	per day	<u>720</u>	<u>00</u>
Weekly		@ \$	per week		
Monthly		@ \$	per month		
Hours		@ \$	per hour		
Others		@ \$			
CDW		@ \$	per day/month		
PAI		@ \$	per day/month		
Delivery/Collection Service					
SUB-TOTAL \$				<u>720</u>	<u>00</u>

### VEHICLE CHECK LIST



### ACCESSORIES CHECK

☐ Ashtray ☐ Cig Lighter ☐ S/Tyre  
☐ STD Tools ☐ Jack ☐ Hub Caps  
☐ Radio/Cass ☐ CD ☐ Cartridges

### PETROL LEVEL

Out	E	1/4	<u>1/2</u>	3/4	F	
In	E	1/4	1/2	3/4	F	

### EXTENSION

Misc. \_\_\_\_\_  
TOTAL CHARGES \$ \_\_\_\_\_

Hire's Signature

Additional Driver's Signature \_\_\_\_\_

I have read and agree to the terms and condition on both sides of the 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 given CS CAR RENTAL in connection with this agreement is true.

### \*IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CS CAR RENTAL.

RETURN OF VEHICLE. THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SINGAPORE OF HIRER/DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CS CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>27/04/21</u>	<u>4pm</u>				



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 22 Apr 2021 / 12:27:54

Receipt Date/Time : 22 Apr 2021 / 12:27:54

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210422-001565

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SKF1982Y				
As at 21 Apr 2021/12:57:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKF1982Y Enquiry Fee 20210422122538767402	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
526471XXXXXX5777		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.

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Thursday, 29 April 2021 5:32 PM  
**To:** rurilai@gmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SKF 1982Y & SFP 8181C ALONG/AT 259A BANGKIT ROAD CARPARK ON 21/04/2021

Our Ref: CC4/AIG21005058/Ara3

**LAI RU RI - BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT INVOLVING SKF 1982Y & SFP 8181C ALONG/AT 259A BANGKIT ROAD CARPARK ON 21/04/2021**

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 SFP 8181C against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your driver was coming up slope and collided with third party who is moving along the main road. 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 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,

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

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	22 Apr 2021 18:28	<b>Clim Dtl Modified</b>	Claimant's Name: -> LIANG ENG HWA.	[A] HOW MEI KWAN
2	22 Apr 2021 18:28	<b>Clim Veh Model Changed</b>	(204931) HYUNDAI TUCSON 1.6 TL GLS (A).	[A] HOW MEI KWAN
3	22 Apr 2021 18:28	<b>Clim Created</b>	Reg No: SFP8181C. Acct Date: 2021/04/21. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: AXA Insurance Pte Ltd (HQ). Workshop: Cas Garage Pte Ltd (HQ)	[A] HOW MEI KWAN
4	22 Apr 2021 18:28	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Apr 2021 18:28	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/05/03	[A] HOW MEI KWAN
6	22 Apr 2021 18:28	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Apr 2021 18:28	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	22 Apr 2021 18:29	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	22 Apr 2021 18:29	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
10	29 Apr 2021 17:23	<b>Video Downloaded</b>	Downloaded Video - Accident from OI	[A] Jaslin Kok Chin Yi
11	08 Dec 2021 10:58	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	08 Dec 2021 10:58	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	08 Dec 2021 10:58	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2020/12/16.	[A] JOANNE LEE KHANG MIN
14	08 Dec 2021 10:58	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	13 Dec 2021 19:21	<b>Adj Mandate Request</b>	Cur.Req:7348.45:Lia:100%*Quantum:(a)CORw/GST:\$6,741+(b)LOR(6days x \$100):\$600+(c) LTA s earch fee:\$7.45 = Total : \$7,348.45*Recommended 4 repair days +1 PRS +1 SUN= 6 Days	[A] Jaslin Kok Chin Yi
16	22 Dec 2021 10:57	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/05/03. Mandate Remarks: please proceed with settlement @ \$7,348.45 [COR-\$6741 LOR-\$600 LTA-\$7.45]** subject to final repair bill	[I] Syed-Yusoff, Saliha
17	22 Dec 2021 10:57	<b>Adj Mandate Set</b>	Approved:7348.45:please proceed with settlement @ \$7,348.45 [COR-\$6741 LOR-\$600 LTA-\$7.45]* subject to final repair bill	[I] Syed-Yusoff, Saliha

Date From  Date To  Audit Type

### ACTIVITY

No record

### 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
2689815	28 Apr 2021 10:09:17	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SFP8181C	Syed-Yusoff, Saliha	xx.xx
2689827	28 Apr 2021 10:32:29	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SFP8181C	SKF1982Y	11.00
2747489	08 Dec 2021 10:58:30	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SFP8181C	SKF1982Y	11.00

