



2 Kaki Bukit Ave 2, #02-19 / 02-22 @ Kaki Bukit Auto Hub, Singapore 417921

Email: [ryderautoworkshop@gmail.com](mailto:ryderautoworkshop@gmail.com)

Tel: 67418277 Fax: 67468277

**GST REG NUMBER: 201635107M**

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way, #08-06  
Singapore 079120

23/6/2021

Attn: Motor Claims Dept

**LETTER OF DEMAND**

Our Ref : SDS7088D Your Ref : -

Dear Sir,

VEHICLE # : SDS7088D

ACCIDENT INVOLVING : SDS7088D & SMT4290T ALONG BEDOK NORTH AVE 3 ON 30/4/2021

COST OF REPAIR : S\$2,650.00 (As agreed)

COR ADD GST 7% : S\$ 185.50

LOSS OF USE : S\$ 480.00

{4 work days + 1 PH (26/5/21) + 1 day prs} X S\$80

LTA & GIA SEARCH : S\$29.00

TOTAL : S\$3,344.50

DOLLARS: THREE THOUSAND THREE HUNDRED FORTY-FOUR AND  
CENTS FIFTY ONLY.

**Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation ( see note 5) .**

For your prompt payment.

Thank you.

Yours faithfully,

Ryder Auto Pte Ltd

Chan San Choon

Director

DipEng, AAE MIMI, MSAE(Aust)




## LETTER OF AUTHORISATION

**To: Ryder Auto Pte Ltd**

Re: ACCIDENT ON 30/4/2021 INVOLVING SDS7088D SMT4290T  
ALONG / AT  
BEDOK NORTH AVE 3

I/We LIOW BAN KENG (NRIC No. S1349801F)  
of APT BLK 907 TAMPINES AVENUE 4 #08-290 S(520907)

1. The owner of motor vehicle no. SDS7088D hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder Auto Pte Ltd** during the period of repairs to my/our vehicle if applicable. My/our solicitors (to be appointed by **Ryder Auto Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Ryder Auto Pte Ltd** after deduction of their cost on a solicitor & client basis. **I/We undertake to co-operate fully with Ryder Auto Pte Ltd and/or my/our solicitors and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear repair costs, rental, legal costs and any other incidentals incurred.**
2. If the 3<sup>rd</sup> party claim is unsuccessful or partly successful as the case may be, I/we hereby instruct and authorise **Ryder Auto Pte Ltd** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part or in whole then I/ we undertake to pay **Ryder Auto Pte Ltd** the repair cost.
4. In alternative to serial number 2 and 3 above if the 3<sup>rd</sup> party claim fails or is only partly successful then I/we undertake to pay **Ryder Auto Pte Ltd** the difference in amount of the repair cost.
5. I/We authorise **Ryder Auto Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claim. **We confirm full discharge of all property damage claims upon signing of the discharge voucher by our repairer, Ryder Auto Pte Ltd.**
6. I/We also authorise **Ryder Auto Pte Ltd** to appoint such a firm of solicitors on my/our behalf as **Ryder Auto Pte Ltd** deem fit for the purpose of third party/own insurance claims.
7. I/We undertake to inform **Ryder Auto Pte Ltd** and/or the solicitors appointed by **Ryder Auto Pte Ltd** on my/our behalf in the event the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or other or settlement from the third party's insurers without first communicating with you.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/We undertake to either give the said cheque to **Ryder Auto Pte Ltd**, or bank into my/our account and re-issue the cheque amount to **Ryder Auto Pte Ltd**.

  
\_\_\_\_\_  
Signature of owner

(Company's stamp – if any)

DATED THIS \_\_\_\_\_ DAY OF 30/4/2021 20\_\_\_\_

  
\_\_\_\_\_  
Signature of Witness

Name of Witness

**Ryder Auto Pte Ltd**

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

"We/I, RYDER AUTO 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\$2,835.50 (Repair Cost), S\$300.00 (Loss of Use/~~Rental~~), S\$29.00 (Disbursement) for vehicle no. SDS 7088D that was damaged pursuant to the accident which occurred on 30/04/2021 (date) along BEDOK NORTH AVE 3 (location) involving vehicle no/s SMT 4290T. This is pursuant to the inspection conducted on 24/05/2021 (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner LIOW BAN KENG ("the third party claimant") of vehicle no. SDS 7088D 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 SDS 7088D (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 17 (day) of 8 (month) 20 21 (year)



Signed by appointed surveyor

  
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 arising from the same accident.





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Email: [ryderautoworkshop@gmail.com](mailto:ryderautoworkshop@gmail.com)

Tel: 67418277 Fax: 67468277

**GST REG NUMBER: 201635107M**

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way, #08-06  
Singapore 079120

23/6/2021

Attn: Motor Claims Dept

**TAX INVOICE**

Our Ref : SDS7088D Your Ref : -

Dear Sir,

VEHICLE # : SDS7088D

ACCIDENT INVOLVING : SDS7088D & SMT4290T ALONG BEDOK NORTH AVE 3 ON 30/4/2021

COST OF REPAIR : S\$2,650.00 (As agreed)

COR ADD GST 7% : S\$ 185.50

TOTAL : S\$2,835.50

DOLLARS: TWO THOUSAND EIGHT HUNDRED THIRTY-FIVE AND  
CENTS FIFTY ONLY.

**Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation ( see note 5) .**

For your prompt payment.

Thank you.

Yours faithfully,

Ryder Auto Pte Ltd

Chan San Choon

Director

DipEng, AAE MIMI, MSAE(Aust)





RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard #42-01b, Singapore 038989

Email: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Reg No: M400017735

UEN: S66SS0020G

**TAX INVOICE**

RYDER AUTO PTE LTD - LIOW BAN  
KENG

**Invoice Number**  
GR-2021-001548

**Invoice Issue Date**  
04 May 2021

**Invoice Due Date**  
11 May 2021

**Total Amount (\$\$)** 27.10  
**Total GST 7.00% (\$\$)** 1.90  
**Total Amount Incl. of GST (\$\$)** 29.00

Bill Type	Reference	Amount (\$\$)	GST 7.00% (\$\$)	Amount Incl. of GST (\$\$)
Sale of Accident Report - Publ	03/05/2021,30/04/2021,SDS7088D,SMT4290T	27.10	1.90	29.00
		Total Amount (\$\$)		27.10
		Total GST 7.00% (\$\$)		1.90
		Total Amount Incl. of GST (\$\$)		29.00

***This is a computer generated document.  
No signature is required.***

**ACCIDENT INVOLVING SMT 4290T & SDS 7088D ALONG/AT BEDOK NORTH AVE 3 ON 30/04/2021**

Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Mon 5/24/2021 1:59 PM

To: zackzain\_ellamanja@yahoo.com.sg <zackzain\_ellamanja@yahoo.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Our Ref: CC6/AIG21005696/ra3

**MUMAD ZIN BIN ATAN – BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMT 4290T & SDS 7088D ALONG/AT BEDOK NORTH AVE 3 ON 30/04/2021**

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 SDS 7088D against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party who was moving in own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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	11 May 2021 10:01	<b>Clim Dtl Modified</b>	Claimant's Name: -> LIOW BAN KENG.	[A] HOW MEI KWAN
2	11 May 2021 10:01	<b>Clim Veh Model Changed</b>	(205472) HONDA SHUTTLE 1.5 G CVT ABS (A).	[A] HOW MEI KWAN
3	11 May 2021 10:01	<b>Clim Created</b>	Reg No: SDS7088D. Acct Date: 2021/04/30. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). TP Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Ryder Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	11 May 2021 10:01	<b>Clim Existing Check Notice</b>		[A] HOW MEI KWAN
5	11 May 2021 10:01	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
6	11 May 2021 10:01	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/05/21	[A] HOW MEI KWAN
7	11 May 2021 10:01	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
8	11 May 2021 10:01	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
9	11 May 2021 10:02	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	11 May 2021 10:02	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	06 Jul 2021 08:50	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	06 Jul 2021 08:50	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	06 Jul 2021 08:50	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2016/08/12.	[A] JOANNE LEE KHANG MIN
14	06 Jul 2021 08:50	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	13 Jul 2021 18:18	<b>Adj Mandate Request</b>	Cur.Req:3224.50:Lia:100%*Quantum:(a)CORw/GST:\$2,835.50+(b)LOU(6days x \$60):\$360+(c)LTA/GIA search fee:\$29= Total:\$3,224.50*Vehicle Model: TOYOTA AXIO *Recommended 4 repair days +1PH + 1PRS= 6 Days	[A] Jaslin Kok Chin Yi
16	11 Aug 2021 16:01	<b>Video Downloaded</b>	Downloaded OI VIDEO	[I] Ler, Bernard-JQ
17	11 Aug 2021 16:01	<b>Video Downloaded</b>	Downloaded OI VIDEO	[I] Ler, Bernard-JQ
18	11 Aug 2021 16:04	<b>Video Downloaded</b>	Downloaded OI VIDEO	[I] Ler, Bernard-JQ
19	11 Aug 2021 16:22	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/05/21. Mandate Remarks: subject to all docs in place. Cost of Repair : \$2,835.50 Loss of Use : \$300.00 5 days @ S\$ 60/day LTA/ GIA Search Fee : \$29.00 Total : \$3,164.50	[I] Ler, Bernard-JQ
20	11 Aug 2021 16:22	<b>Adj Mandate Set</b>	Approved:3164.50:subject to all docs in place. Cost of Repair : \$2,835.50 Loss of Use : \$300.00 5 day s @ S\$ 60/day LTA/ GIA Search Fee : \$29.00 Total : \$3,164.50	[I] Ler, Bernard-JQ

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
2694081	12 May 2021 11:35:59	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SDS7088D	SMT4290T	11.00
2696613	24 May 2021 14:45:51	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SDS7088D	Jaslin Kok Chin Yi	xx.xx

2696614	24 May 2021 14:46:05	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SDS7088D	Jaslin Kok Chin Yi	xx.xx
2696615	24 May 2021 14:46:21	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SDS7088D	Jaslin Kok Chin Yi	xx.xx
2696616	24 May 2021 14:46:34	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SDS7088D	Jaslin Kok Chin Yi	xx.xx
2706716	06 Jul 2021 08:50:51	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SDS7088D	SMT4290T	11.00