STK AUTO (S) PTE LTD



ADDRESS:8 KAKI BUKIT AVE 4 #03-21 S415875

PREMIER@KAKI BUKIT

EMAIL: stkautosg@gmail. com

TEL No.: 63860669

FAX No.: 63860669

24HRS HOTLINE: 81517426

Your Ref: SFK73K Our Ref: Date:

Attn: Motor Claims Dept

Dear Sirs

Dear Sirs		N- C	1 -1.	2011		
ACCIDENT INVO	LVING MOTO	R VEHICLE SMW196T &	< >1-K	15K-	ALONG	
NUH Kant 1	Ridge Wino	ar Park 0	N 30	06/202/AT	ABOUT 18:	HOURS
1) " ("")		- 4	_	
We are the auth	orised repair v	vorkshop for the owner of ve	hicle,	SMNIXI	01	
which was involved	ed in the capt	ioned accident with your insu	ured's ve	hicle. The ve	ehicle onwer	I
has requested an	nd authorized	us to assist him/her in preser	nting the	claim again:	st the party	
responsible for t	he damage to	the vehicle.			*	
As the accident v	was caused by	the negligent act of your insu	ured	+K13K	, we are	
submitting these	claims for you	ur consideration on behalf of	the owr	er /driver/c	laimant.	
				#		
	st of Repairs v	1		374.50		
	ss of use /rent	al \$ 120 x 2	_days	240.00		
	rveyor Fee					
	A Search Fee			7.45		
6. TP	/GIA Fee			(0:0		
			Total	1621.95		
		ments to support the claims	:-			
Cost of Repairs	[/]	Insurance Certificate		M		
Surveyor Report		Car Rental Bill		[4]		
GIA/ Police repo		Medical Bill		[]		
GIA/ TP search	\bowtie	Witness Statement		[]		
Others:						
		d let us hear form you on the	settlem	ent of our cl	ient's claim as	
soon as possible	•					
			~			

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/driver/claimant. Yours faithfully,

STK AUTO(S) PTE LTD

Date: 13/67 /204.	
From: Young tang.	(Name of Policyholder)
My Vehicle No: SMW 1967 . Other Vehicles: ST	-K73 K
Accident Date: 30/06/2021 . Location:	Kent Ridge Wing Gar Park
LETTER OF AUTHORISATION	
To: AIG ASIA PACIFIC INSURANCE FIE (Third Party	and /or Third Party Insurer).
I have authorized STK AUTO (S) PTE LTD to proceed with the rep damaged vehicle and to proceed with 3 rd Party Insurance Claim its insurer on my behalf for property damages, costs, and expe loss of rental, medical fee and legal costs.	against Third Party and / or
To have absolute discretion to agree to any settlement of comp of my/our claim against third party (except personal injuries and	
As STK AUTO (S) PTE LTD will be handing the entire 3 rd party classigning/submission of all relevant documents and negotiation of kindly forward and make payable all my claim to STK AUTO (S) in	f my claim on my behalf,
I confirm that the payment of any negotiated settlement with (S) PTE LTD will serve as an effectual discharge of my claims againts insurer for the damage caused.	
I further confirmed and accept that: i) I will indemnify & keep STK AUTO (S) PTE LTD indemnified in from the claim and under no circumstances that will hold STK A losses or damages of whatever nature arising from or in connection.	UTO(S) PTE LTD liable for any
li) STK AUTO (S) PTE LTD does not guarantee and never represe Third Party will fully indemnify me for the damage and/or the re continue to be liable to STK AUTO (S) PTE LTD for the whole rep	epair coasts and that I shall
SAB.	Jan Grober
Policyholder's Signature / Company's Stamp (if applicable)	Witness's Signature
Name: Yang Yang.	Name: Tan Gusha.
NRIC No. /ROC No.: 582640275.	NRIC No : 58358877.
Designation:	

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

"We/I, <u>STK AUTO (S) PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$580.00</u> (Global Sum) for vehicle no. <u>SMW 196T</u> that was damaged pursuant to the accident which occurred on <u>30/06/2021</u> (date) along <u>NUH CARPARK</u> (location) involving vehicle no/s <u>SFK 73K.</u>

This is pursuant to the inspection conducted on <u>09/07/2021</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>YANG YANG</u> (the third party claimant") of vehicle no. <u>SMW 196T</u> 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 <u>SMW 196T</u> (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 _____ (day) of _____ (month) 2022 (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)



TAX INVOICE

AIG ASIA PACIFIC INSURANCE PTE LTD Attention: MOTOR CLAIM DEPARTMENT

Invoice Date 14 Jul 2021 Invoice Number 2020-8635 UEN/GST Reg. No. 201539883N STK AUTO (S) PTE. LTD. 8 Kaki Bukit Ave 4 #03-21 S 415875 HP:91237949 Tel:63860669

Description	Quantity	Unit Price	Amount SGD
SMW169T AUDI A4			
COST OF REPAIR FOR SMW169T D.O.A:30.06.2021	1.00	350.00	350.00
LTA SEARCH FEE	1.00	7.45	7.45
		Subtotal	357.45
	INCLUDES SALES GST 7% INCLUDES SALES GST 7%		24.50
			0.00
		TOTAL SGD	381.95

Due Date: 14 Jul 2021

- ** Received In Good Order & Condition. Goods Sold Are Not Refundable/Return.
- ** Interest rate of 5% per month, calculated on a daily basis, is levied on payment for overdue amount/account owing to STK AUTO (S) PTE LTD after seven (7) days from date of invoice.
- ** Cheque should be crossed and make payable to "STK AUTO (S) PTE LTD".
- ** Transfer to OCBC current account: 6951-58626-001
- ** Paynow UEN NO. 201539883N

Customer's Signature



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

08 Jul 2021 / 13:44:27

Receipt Date/Time:

08 Jul 2021 / 13:44:26

Tax Invoice/Receipt

Receipt No.: ITNET-00000-210708-001732

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 - SFK73K As at 30 Jun 2021/18:18:00 Insurance Co: AIG ASIA PACIFIC INSURANCE 1 Insurance Enquiry - SFK73K Enquiry Fee 20210708134350644996	PTE. LTD.	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	558860XXXXXX1208	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.

Claim Notification - ACCIDENT INVOLVING SFK 73K(AIG) AND SMW 196T AT/ALONG NUH CARPARK ON 30/06/2021

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

Wed 18/8/2021 12:08 PM

To: BRYANCYY@HOTMAIL.COM < BRYANCYY@HOTMAIL.COM>

18 Aug 2021

Mr Chua Ching Seng

[By Email Only]

Dear Sir/Madam,

You Ref: SFK73K

Our Ref: CC6/AIG21007558/Aps3

ACCIDENT INVOLVING SFK 73K(AIG) AND SMW 196T AT/ALONG NUH CARPARK ON 30/06/2021

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 SMW196T against your insurance policy.

As discussed, based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SMW196T. The video footage submitted by SMW196T shows that your vehicle had collided onto third party parked vehicle. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost. Please be assured that we will do our due diligence to mitigate the cost.

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.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

	AUDIT T	RAIL		
No.	_	Audit	Remarks	Ву
1	12 Jul 2021 18:27	Clm Dtl Modified	Claimant's Name: -> YANG YANG.	[A] Lee Su Li
2	12 Jul 2021 18:27	Clm Veh Model Changed	(202185) AUDI A4 1.8 TFSI (A).	[A] Lee Su Li
3	12 Jul 2021 18:27	Clm Created	Reg No: SMW196T. Acct Date: 2021/06/30. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Stk Auto (s) Pte Ltd (HQ)	[A] Lee Su Li
4	12 Jul 2021 18:27	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	12 Jul 2021 18:27	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/07/22	[A] Lee Su Li
6	12 Jul 2021 18:27	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	12 Jul 2021 18:27	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	12 Jul 2021 18:27	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	12 Jul 2021 18:27		(19):Fastlane.	[A] Lee Su Li
10	12 Jul 2021 18:27	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] Lee Su Li
11	14 Jul 2021 11:05	Video Downloaded	Downloaded SMW196T vs SFK73K_TP VIDEO	[I] MdNoor, Norsiah
12	14 Jul 2021 11:11	Video Downloaded	Downloaded SMW196T vs SFK73K_TP VIDEO	[I] MdNoor, Norsiah
13	16 Jul 2021 09:56	Video Downloaded	Downloaded SMW196T vs SFK73K_TP VIDEO	[A] CHEW HSIAO TONG
14	16 Jul 2021 09:56	Video Downloaded	Downloaded SMW196T vs SFK73K_TP VIDEO	[A] CHEW HSIAO TONG
15	22 Jul 2021 08:48	Clm Registration Modified	Acct Time:18:00:00->19:00:00.	[I] AIG OneClaim Integration User
16	04 Aug 2021 13:30	Video Downloaded	Downloaded SMW196T vs SFK73K_TP VIDEO(FRONT)	[A] CHEW HSIAO TONG
17	04 Aug 2021 13:30	Video Downloaded	Downloaded SMW196T vs SFK73K_TP VIDEO(REAR)	[A] CHEW HSIAO TONG
18	22 Dec 2021 22:56	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
19	22 Dec 2021 22:56	Clm Dtl Modified	Insured ID: -> Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
20	22 Dec 2021 22:56	Clm Dtl Modified	JPJ Reg. Date: -> 2020/10/29.	[A] JOANNE LEE KHANG MIN
21	22 Dec 2021 22:56	Clm Details Notified		[A] JOANNE LEE KHANG MIN
22	27 Dec 2021 15:01	Adj Mandate Request	Cur.Req: 581.95 :Liability: $100\%(B23)$ *Quantum: (a)CORw/GST: $$374.50 + (b)LOU(2days \times $100.0)$: $$200.00 + (c)LSearch$ fee: $$7.45 = Total$: $$581.95 *2$ recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
23	06 Jan 2022 08:28	Video Downloaded	Downloaded SMW196T vs SFK73K_TP VIDEO(REAR)	[I] MdNoor, Norsiah
24	06 Jan 2022 08:29		Downloaded SMW196T vs SFK73K_TP VIDEO(REAR)	[I] MdNoor, Norsiah
25	06 Jan 2022 08:34	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/07/22	[I] MdNoor, Norsiah



ACTIVITY

[27/12/2021 15:05] CHEW HSIAO TONG:

Called OI Mr Chua(OI's son) informed final claim amount is abt \$600. He noted and will let insurer to settle.

[18/08/2021 11:45] CHEW HSIAO TONG:

Called OI Mr Chua. Advised him that we have received TP video to show that his car has slightly touch onto TP car while he moved into the parking lot. From TP video, we can see OI did went to check on his own car. OI said that he checked his are due to his car alarm sound on while he moved into the parking lot. OI mentioned that he did report and no damage to his car. Explain to OI that likely his front left tyre grazed onto TP rear left door. OI agreed to let insurer to settle at best and aware NCD issue.

[15/07/2021 13:59] Lee Su Li: OINR *** SENT OUT FIRST NON-REPORTING 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
2708429	12 Jul 2021 18:36:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMW196T	SFK73K	11.00
2708829	13 Jul 2021 17:55:18	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMW196T	CHEW HSIAO TONG	xx.xx
2709609	16 Jul 2021 09:56:30	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMW196T	CHEW HSIAO TONG	xx.xx
2709610	16 Jul 2021 09:56:30	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMW196T	CHEW HSIAO TONG	xx.xx
2751294	22 Dec 2021 22:56:49	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMW196T	SFK73K	11.00