



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

Date: 14.08.2021

LOD No: CAS-21-LOD00093

Our Ref: SMC9820X

Your Ref: SMK4708D

**AIG ASIA PACIFIC INSURANCE PTE LTD**

**Motor Claims Department**

78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Dear Sir/Mdm

**ACCIDENT INVOLVING SMC9820X AND SMK4708D AT ALONG X-JUNCTION OF ANG MO KIO AVENUE 1,  
ANG MO KIO AVENUE 8 AND BISHAN ROAD ON 11.07.2021**

Please refer to the above mentioned accident.

We are writing in on the behalf of **NG YONG YEE** the registered owner of motor vehicle number  
**SMC9820X** 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 **SMK4708D** As a result of which, our client have suffered loss and and expenses.

We are instructed by our client to claim for :

1. Total Loss (Recommended by LKK Adrian)	\$ 10,165.00 (w/gst)
2. Loss of Rental (11 days x \$150)	\$ 1,650.00
3. LTA TP Search Fee	\$ 7.45

**TOTAL AMOUNT**

**\$ 11,822.45**

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

Ms Gerine Cheng  
Claims Department  
Mobile: 65 8782 7171  
Email: gerine@casgarage.sg



FAX: 6509 9501

Email: [contact@casgarage.sg](mailto:contact@casgarage.sg)

## LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SMC9820X AND SMK4708D  
AT/ALONG X-Junction of Ang Mo Kio Ave 1, Ang Mo Kio Ave 8 and  
ON 11 DAY 07 MONTH 2021 YEAR Bishan Road

- I/We, the owner of vehicle no. SMC9820X 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 12 day 07 month 2021 year

Signature

Name

Ng Yonng Yee

NRIC/ROC No.

S7831151G

Address

B1C 987A Buangkok Green

#07-11

Singapore 531987

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\$11,500.00 (Global Sum) for vehicle no. SMC 9820X that was damaged pursuant to the accident which occurred on 11/07/2021 (date) along CROSS JUNCTION OF ANG MO KIO AVE 8 & BISHAN RD involving vehicle no/s SMK 4708D.

This is pursuant to the inspection conducted on 13/07/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner NG YONG YEE ("the third party claimant") of vehicle no. SMC 9820X 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 SMC 9820X (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 20 (day) of 10 (month) 2021 (year)



Signed by appointed surveyor

**CAS GARAGE PTE LTD**  
UEN 201828067M  
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**  
20 Oct 2021

**Invoice Number**  
CAS-21-PI00093

**Reference**  
SMC9820X / TOYOTA  
CAMRY

**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
TOTAL LOSS FOR VEHICLE SMC9820X (THIRD PARTY CLAIM AGAINST SMK4708D) DOA: 11/07/2021	1.00	9,500.00	7%	9,500.00
Subtotal				9,500.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%				665.00
TOTAL SGD				10,165.00

## Due Date: 19 Nov 2021

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!"

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## 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-PI00093

**Amount Due** 10,165.00

**Due Date** 19 Nov 2021

**Amount  
Enclosed**

Enter the amount you are paying above



CAS

**FONG MOTORS RENTAL PTE LTD**

1 KAKI BUKIT AVENUE 6 BLK C #01-45 (AUTOBAY@ KAKI BUKIT)

SINGAPORE 417883

HP: 8182 0548 H/P: 9633 7504

202109962H

**NO: 10021****VEHICLE RENTAL AGREEMENT**

<b>HIRER'S PARTICULAR</b>		Vehicle No: <u>SMC 8381C</u> Replace Veh No: <u>SMC 9820X</u>													
Name: (as in I/C) <u>Ng Yong Yee</u>		Mileage Out: <u>313685</u>													
NRIC/PASSPORT NO: <u>87831151G</u>		Make & Model: <u>Honda Stream</u> Auto / Manual													
Address (Res): <u>Blk 987A Buangkok Green</u>		Date Out: <u>12/7/2021</u> Time: <u>1:35pm</u>													
<u>#07-11 Singapore 531987</u>		HIRE / PERIOD EXPIRY Time:													
Name & Address of employer:		NON-WAIVER EXCESS = \$													
Occupation: Driving Exp: <u>6 years</u>		<b>CHARGES:</b>													
Driving License No: <u>87831151G</u> D/L Type: <u>Local</u> / Int'l		Daily <u>11</u> @ \$ <u>150</u> Per day <u>1650</u>													
Issue Date: <u>14/04/2015</u> Date of Birth: <u>18/10/1978</u>		Weekly @ \$ Per week													
Tel: (O) (R) HP:		Monthly @ \$ Per month													
<b>ADDITIONAL DRIVER'S PARTICULAR</b>		Hours @ \$ Per hour													
Name: (as in I/C)		Malaysia @ \$													
NRIC/PASSPORT NO:		CDW @ \$ Per day/month													
Address (Res):		PAI @ \$ Per day/month													
Name & Address of employer:		Delivery / Collection Services													
Occupation: Driving Exp:		<b>SUB - TOTAL \$</b> <u>1650</u>													
<b>VEHICLE CHECK LIST:</b>		PETROL LEVEL <u>Smart</u>													
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		Out	E	1/4	1/2	3/4	F								
		Out	E	1/4	1/2	3/4	F								
		EXTENSION													
Misc.															
		<b>TOTAL CHARGES \$</b> <u>1650</u>													
INDICATE: A - ACCIDENTS D - DENTS S - SCRATCHES		Hirer's Signature:													
		Additional Driver's Signature: _____													

I have read and agree to the terms and conditions 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 made on the charge/credit card. All information that I have given to **FONG MOTORS RENTAL PTE LTD** in connection with this agreement is true.

**\*IMPORTANT NOTES**

- ONLY PERSON ABOVE 22 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.
- 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 FONG MOTORS RENTAL PTE LTD

RETURN OF VEHICLE. THE HIRER / DRIVER IS TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO FONG MOTORS RENTAL PTE LTD 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	FONG MOTORS RENTAL PTE LTD	SIGNATURE OF HIRER / DRIVER
<u>23/7/21</u>	<u>6pm</u>				

## Fong Motors Rental Pte Ltd

1 Autobay@Kaki Bukit #01-45

Singapore 417883

Tel: 6748 5648

### INVOICE

No. : FM-000021

C/O CAS GARAGE- NG YONG YEE

BLK 987A BUNGKOK GREEN

#07-11

SINGAPORE 531987

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 27/07/2021

Page : 1 of 1

TEL :

FAX :

Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	SMC8381C (12/07/21- 23/07/21) REPLACE VEHICLE NO. SMC9820X REF AGREEMENT NO. 10021	1	CAR	1,650.00		1,650.00

SINGAPORE DOLLAR ONE THOUSAND SIX HUNDRED FIFTY ONLY

Total **1,650.00**

#### Notes :

1. All cheques should be crossed and made payable to  
Fong Motors Rental Pte Ltd
2. Goods sold are neither returnable nor refundable. Otherwise  
a cancellation fee of 20% on purchase price will be imposed.



Authorised Signature



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Jul 2021 / 13:05:21

Receipt Date/Time : 12 Jul 2021 / 13:05:21

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210712-001752

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 - SMK4708D				
As at 11 Jul 2021/00:45:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMK4708D Enquiry Fee 20210712130416416798	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.

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 6 September 2021 11:53 AM  
**To:** NGENGSOON8@GMAIL.COM  
**Cc:** YIRAN.NG.2019@GMAIL.COM  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21007639/Ags3 \*\*\* ACCIDENT INVOLVING SMK 4708D & SMC 9820X ON 11/07/2021 \*\*\*

**Importance:** High

Our Ref: CC4/AIG21007639/Ags3  
06 SEPTEMBER 2021

**BY EMAIL ONLY**

**NG ENG SOON**  
DRIVER: NG YI RAN

Dear Sir/Madam,

### **ACCIDENT INVOLVING SMK 4708D & SMC 9820X ON 11/07/2021**

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **SMC 9820X**.

Based on the accident report and accident scenario, liability is down against us. 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 10 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.

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

**"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."**

**In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."**



**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## Print Received Message

This mail is associated with :

**\*SMC9820X (5756318416SG)**  
**[SMK4708D]**

TP  
NG YONG YEE  
Jul 11 2021 12:00AM  
[NG ENG SOON]  
Cas Garage Pte Ltd

**From**      **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS)**, sent on **07/10/2021 16:08 PM**.  
**To**         LKK\_HQ  
**Subject**   **Alert - Adj Mandate Approved (\$11822.45) - SMC9820X - Claim Handler: Loh, Chee-Heng**

Approved:11822.45:try best to settle rental within \$140. Mandate up to \$150/day.