Letter of Demand

To: AIG Asia Paritic Farging Ple CH Re: Accident involving my vehicle no. $\frac{56497316}{1020}$ and vehicle no. $\frac{56497316}{1020}$ and vehicle no. $\frac{56497316}{1020}$ and vehicle no. Butter Road 1) I/We, the owner of vehicle no. Styggs hereby appoint [st Authors Me the the control ("the workshop") to act for me/us to recover damages sustained in the above accident from the third party driver and/or insurers. Claims are as follows: \$ 2782.00 Vehicle Repair cost / Excess Vehicle Rental Fee for _____ days @ \$____per day Loss of use/rental for ____ days @ \$ 400.00 \$_ 80 per day Loss of income for _____ days @ \$ per day Police search fee/police report fee/LTA search fees Others \$3182.00 Total: Signature of vehicle owner Name - Quah Muy Ting Shelene Address: 343 Tampines Sheet 33 17 10-314 St pure Sco343 Witnessed by: Suhyin;

Tel: 81330184

Letter of Authorisation & Indeminity

Acciden	at Involving Vehicle no. Sty 9787k and STYSSTOP On 13/7/2021
At_B	utler Rand
	I/We, the owner of vehicle no. \(\lambda \lambda 9787/\text{hereby instruct and authorized} \) I/We, the owner of vehicle no. \(\lambda \lambda 9787/\text{hereby instruct} \) and authorized ("the workshop")
	to commence repairs to the said vehicle. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$ being refundable deposit of the repair to my/our said vehicle.
2.	Your are further authorized to appoint solicitors on my/our behalf and give the solicitors ful instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including it
3.	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
4.	third party and/or his insurers on such terms as you deem fit. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursement for acting for me/us and to receive
	payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on our behalf.
5.	I/we also hereby instruct and authorise you deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of
6.	repair costs and rental of substitute vehicles. In the event that I/we am/are required to attend at my/our solicitors office or to attend court in connection with my/our claim, I/we shall render full co-operation.
7.	In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party, I/we authorise you to revert the claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under policy of insurance shall be borne by me/us.
8.	If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf
9.	or to pay you the difference in amount, as the case may be. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.
	Dated this day of 20_21
Signatur	e of vehicle owner
Name -	Quah Muly You Shalleng Witnessed by:
-	systamp, if applicable) Suly, Mi
#10-	343 Tumpines Street 33 -314 Sipuse Sros43
Tel:	81330289

Authorization To Act

I, Ruch May Ying, Sherleng ("the third party claimant") of 343 Tumpines weed 33, 410-314 Spec (vehicle no.) hereby authorize by A.
(address) owner of (64928)k (vehicle no) hereby
441101120 (3) 144/60001 1 PC 070
("the workshop") to act for me with respect to my claim for repair
costs and/or rental and/or loss of use ("claim") for my vehicle
no July Jane that was demanded assessed to the said of the
occurred on 13/7/2021 (date) along 12/7/2021 (location) involving
(location) involving
vehicle no/s SMN SSTOP ("the accident")
("the accident").
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.
I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the other vehicle/s is concerned.
Dated this day of (month) 20 (year)
Suhaimi Ong
Signed by "the third party claimant" Signed by "the workshop"

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

"We/I, <u>1ST AUTOWORKS 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\$2,782.00</u> (Repair Cost), <u>S\$300.00</u> (Loss of Use/Rental), <u>S\$ -</u> (Disbursement) for vehicle no. <u>SGU 9787K</u> that was damaged pursuant to the accident which occurred on <u>13/07/2021</u> (date) along <u>BARTLEY ROAD</u> (location) involving vehicle no/s <u>SMR 5570P</u>. This is pursuant to the inspection conducted on <u>11/08/2021</u> (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner <u>SHERLENE QUAH MAY YING</u> ("the third party claimant") of vehicle no. <u>SGU 9787K</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>SGU 9787K</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 12	(month) 20_2((year)
TAK	Suhaimi Ong
Signed by appointed surveyor	Signed by "the workshop" (with chop)

"SIGNED WITHOUT PREJUDICE FOR ANY PERSONAL INJURY CLAIM"

1st Autoworks Pte Ltd

23 Kaki Bukit Ave 4, #04-01 (South Wing) Singapore 415933

TAX INVOICE

AIG Asia Pacific Insurance Pte. Ltd 78 SHENTON WAY #07-16 SINGAPORE 079120

GST Ref. No: 20-0000274-Z

Vehicle No: SGU9787K

Chasis No: NZE1416025017

Engine No: 1NZC541340

signie ito. Itizes+15+0

Invoice No: CGI-ASC-21IR02081G

Invoice Date: 5 Nov 2021

DESCRIPTION AMOUNT SGD

Parts

No.	Qty.		Description	Price	e (SGD)
1	1	FRT HEADLAMP RH		\$	605.80
2	1	FRT HEADLAMP CLIP		\$	10.00
3	1	FRT BUMPER		\$	532.60
4	1	FRT DOOR RH		\$	1,245.80
<u>5</u>	1	FRT DOOR STICKER RH		\$	139.60

Total: \$ 2,533.80

Less 25%: \$

633.45

Parts Total: \$

1,900.35

Labour

No.	Description	Price (SGD)
1	To dismantle / renew the accident damaged portion, to panel beating, reshape, straighten, orientate and align repair / replacement parts.	\$	600.00
2	Carry out spray painting on affected area, FRT BUMPER, FRT FENDER RH, FRT DOOR RH, RR DOOR RH, RR FENDER RH	\$	600.00
3	To disconnect front wire harness of electrical component to facilitate repairs, reconnect and check electrical function after repair	\$	30.00
4	To conduct anti rust of under carriage tuff coat	\$	30.00
<u>5</u>	To conduct 4 wheel alignment	\$	80.00
<u>6</u>	To conduct transfer front door mechanism to new door panel	\$	80.00

Labour Total: \$ 1,420.00

Other

No.		Other	Description	Price (SC	GD)
1		FRT BUMPER CLIP		\$	30.00
<u>2</u>	1	FRT SPORT RIM RH		\$	400.00
			Other Total :	\$	430.00

After Lump Sum 20%: \$ 3,000.00
Limit Repair Amount: \$ 2,600.00
GST (7%) \$ 182.00
Grand Total: \$ 2,782.00

Total: \$

3,750.35



Suhaimi Ong Service Advisor

Tel: 68441985 Fax:68445185

E&OE

- ALL CHEQUE PAYMENTS SHOULD BE CROSSED AND MADE PAYABLE TO "IST Autoworks Pte Ltd".
- PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.

ACCIDENT INVOLVING SMR 5570P & SGU 9787K ALONG/AT BARTLEY ROAD ON 13/07/2021

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

Wed 8/18/2021 2:15 PM

To: limlkeng@gmail.com < limlkeng@gmail.com >

Cc: Admin A <admin-a@lkkauto.com> Our Ref: CC6/AIG21008485/Ars3

LIM LEE KENG- BY EMAIL ONLY

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMR 5570P & SGU 9787K ALONG/AT BARTLEY ROAD ON 13/07/2021

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 SGU 9787K against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favor as your driver was changing lane and collided with third party who is moving in his 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: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

No record

Claim Audit

	AUDIT TRA	IL		
No.	On	Audit	Remarks	Ву
1	13 Aug 2021 00:30		Claimant's Name: -> SHERLENE QUAH MAY YING.	[A] Lee Su Li
2	13 Aug 2021 00:30	Clm Veh Model Changed	(205210) TOYOTA AXIO 1.5 (A).	[A] Lee Su Li
3	13 Aug 2021 00:30	Clm Created	Reg No: SGU9787K. Acct Date: $2021/07/13$. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: 1st Autoworks Pte Ltd (HQ)	[A] Lee Su Li
4	13 Aug 2021 00:30	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	13 Aug 2021 00:30	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/24	[A] Lee Su Li
6	13 Aug 2021 00:30	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	13 Aug 2021 00:30	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pt e. Ltd. (Express)	[A] Merimen Administrator
8	13 Aug 2021 00:30	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	13 Aug 2021 00:32	Label Added	(19):Fastlane.	[A] Lee Su Li
10	13 Aug 2021 00:32	Adj Adjuster	[None] -> ADRIAN LING	[A] Lee Su Li
11	26 Sep 2021 22:51	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	26 Sep 2021 22:51	Clm Dtl Modified	JPJ Reg. Date: -> 2007/05/30.	[A] JOANNE LEE KHANG MIN
13	26 Sep 2021 22:51	Clm Details Notified		[A] JOANNE LEE KHANG MIN
14	05 Nov 2021 17:23	Adj Mandate Request	$\label{lower} $$ Cur.Req:3082.00:Lia:100\%*Quantum:(a)CORw/GST:$2,782+(b)LOU(5days x $60):$300=Total:$3,082.00*Recommend 5 repair days.$	[A] Jaslin Kok Chin Yi
15	15 Dec 2021 17:16	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/24. Mandate Remarks: subject to all docs in place	[I] Ler, Bernard- JQ
16	15 Dec 2021 17:16	Adj Mandate Set	Approved:3082.00:subject to all docs in place	[I] Ler, Bernard- JQ
	Date Fro	om	Audit Type None	∨ Go

ACTIVITY	

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
2716922	16 Aug 2021 18:46:27	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SGU9787K	SMR5570P	11.00
2728024	26 Sep 2021 22:51:02	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SGU9787K	SMR5570P	11.00