



Teamwork Garage Pte Ltd  
53 Ubi Avenue 1 #01-23/24 Singapore 408934  
Paya Ubi Industrial Park  
Tel: 6844 2475 Fax: 6844 2474  
Email: [claims@teamworkgarage.com](mailto:claims@teamworkgarage.com)  
GST Register No: 201015366H

21<sup>st</sup> January 2022

Our reference: 2111-17

Your reference: GBF5173X

**AIG Asia Pacific Insurance Pte Ltd**

**BY EMAIL**

78 Shenton Way

#08-16

Singapore 079120

**Attn: Motor Claims Department**

Dear Sir/ Madam,

Claimant : RAMANATHAN S/O KARUPPIAH

Address : BLK 237 YISHUN RING ROAD #05-1032 S(760237)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **03/11/2021** along **SERANGOON RD TOWARDS BALESTIER RD** involving our client's vehicle registration number **SJU2295Z** and vehicle registrations number **GBF5173X** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$ 4,922.00
Loss of Rental	:	\$ 1,260.00
LTA Search	:	\$ 7.45
Total	:	\$ 6,189.45

A copy of each of the following supporting documents is enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Tax Invoice;
- f) LTA Search Invoice;
- g) Certificate of Insurance;
- h) Satisfaction of repaired vehicle;
- i) Rental Agreement & Rental Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



Teamwork Garage Pte Ltd

Encl.

## LETTER OF AUTHORIZATION

To : AIG & Teamwork Garage PTE LTD (Third party insurance & Workshop)  
Claimant : Ramanathan s/o Karupiah

Dear Sirs,

I/We, Ramanathan s/o Karupiah owner of vehicle no. SJU2295Z  
hereby authorize my/our repairer, Teamwork Garage PTE LTD  
act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or  
loss of use ("claim") for my/our vehicle no. SJU2295Z that was damage pursuant to the  
accident which occurred at/along  
Serangoon Road towards Balestier Road  
involving vehicle nos. SJU2295Z K GBFS173X

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies  
pertaining the above mentioned accident due to me/us to my/our repairer/solicitors  
Teamwork Garage PTE LTD. I/We hereby authorize you to forward and release all  
compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors  
Teamwork Garage PTE LTD pertaining to above said accident whom I/we  
authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice  
and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the  
personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein  
should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured  
losses claim arising of the subject matter in the action.

Thank you.

Dated this 09 day of 11 (month) 20 21 (year)

Signature of owner vehicle (claimant): .....

Name of owner of vehicle (claimant) : Ramanathan s/o Karupiah

NRIC Number (claimant): S6932400B



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

"We/I, TEAMWORK 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\$5,600.00 (Global Sum) for vehicle no. SJU 2295Z that was damaged pursuant to the accident which occurred on 03/11/2021 (date) along SERANGOON RD TOWARD BALESTIER RD (location) involving vehicle no/s GBF 5173X.

This is pursuant to the inspection conducted on 18/11/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner RAMANATHAN S/O KARUPPIAH (the third party claimant") of vehicle no. SJU 2295Z 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 SJU 2295Z (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 02 (day) of March (month) 20 22 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in the action.



TEAMWORK GARAGE PTE LTD

BLK 53 UBI AVE 1 #01-24/34

PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

TEL: 90119989 / 83389989

(TEL) (65) 6844 2475 FAX) (65) 6844 2474

(E-MAIL) [claims@teamworkgarage.com](mailto:claims@teamworkgarage.com)

UEN 201015366H

GST Reg 201015366H

**Bill To:**

AIG ASIA PACIFIC INSURANCE PTE LTD

AIG BUILDING

78 SHENTON WAY

#08-16 SINGAPORE 079120

## Tax Invoice

Invoice number : TI-8940

Date : 20-01-22

Terms : C.O.D.

Vehicle number : SJU2295Z

Make / Model : TOYOTA HARRIER

Description	Amount (S\$)
ACCIDENT INVOLVING SJU2295Z / GBF5173X ON 03/11/2021 @ SERANGOON ROAD TOWARDS BALESTIER ROAD  INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING  LUMP SUM REPAIR	\$4,600.00
Thank you for your business and have a nice day !	

Reference : 2111-17

\* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

PAYNOW UEN: 201015366H

\*\* Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal	\$4,600.00
Add: GST 7%	\$322.00
Total Inc GST 7%	\$4,922.00
Less: Deposit	\$0.00
Balance Due	\$4,922.00



TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE



# K & t Cars

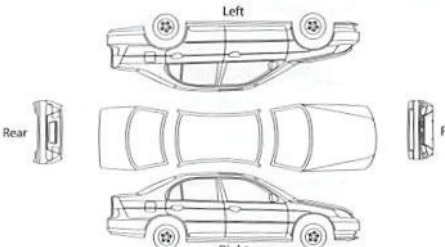
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park  
Singapore 408934  
Tel: 6844 5938 Fax: 6285 5228  
Email: kntcars@gmail.com  
Biz Reg. No.: 53208965X

## VEHICLE RENTAL AGREEMENT

NO.: KT-05449

Veh. No.: SLA4730C	Replace Veh. No.: SJU22952
Veh. M / M: Toyota Wish	Replace Veh. M / M: Toyota Harrier

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: Ramanathan s/o Karupiah		Name: Sanjeerv Kumar s/o Karpaya	
Address:		Address: BIK 237 Yishun Ring Rd	
		#05-1032 S(760237)	
I/C: 569324003	D.O.B:	I/C: 581227562	D.O.B: 25/07/1981
Contact: 94885099	Pass Date:	Contact: 87522529	Pass Date: 11/11/2005

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	



RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	16/11/21		Date In	23/11/21	
Time Out	1110		Time In	1715	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES					PETROL / DIESEL LEVEL					
Daily	@ \$	180	7 Days @	\$ 1260	OUT	E	¼	½	¾	F
Weekly	@ \$		Wks @	\$						
Monthly	@ \$		Mth @	\$	IN	E	¼	½	¾	F
Hours	@ \$		Hrs @	\$						
*Inclusive of additional charges (if any)			Amt payable*	\$ 1260	Petrol Charges		YES	NO	AMT: _____	
					CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST					Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:					Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

### IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on behalf of K & t CARS (authorised signature only)

# K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934  
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com  
Biz Reg. No.: 53208965X

No.: 4141

## OFFICIAL RECEIPT

Date: 21/01/2022

Received from Ramanathan S/O Karuppiah

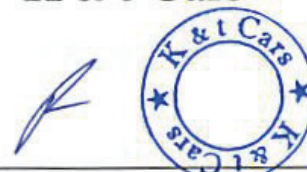
The Sum of Dollars One thousand Two Hundred sixty Dollars

Being payment of SLA4730C 16/11/21 to 23/11/21

\$ 1260 1/100

K & t Cars

Cheque No.: \_\_\_\_\_



Authorised Signature



> Back to OneMotoring



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

Print Date/Time : 16 Nov 2021 / 11:37:12

Receipt Date/Time : 16 Nov 2021 / 11:37:12

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-211116-001389

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 - GBF5173X				
As at 03 Nov 2021/20:27:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GBF5173X Enquiry Fee 20211116113530468387	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				
540191XXXXXX6572		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.



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 11 January 2022 11:53 AM  
**To:** RISHIKA2320@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING GBF 5173X(AIG) AND SJU 2295Z AT/ALONG SERANGOON ROAD ON 03/11/2021

11 Jan 2022

**RISHIKA PTE LTD**  
Driver: MAIDEEN RISWAN

[By Email Only]

Dear Sir/Madam,

**You Ref: GBF5173X**  
**Our Ref: CC4/AIG21011738/Gpa3**  
**ACCIDENT INVOLVING GBF 5173X(AIG) AND SJU 2295Z AT/ALONG SERANGOON ROAD ON 03/11/2021**

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 SJU2295Z against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as it is a head-to-rear collision. 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 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.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	18 Nov 2021 14:44	<b>Clim Dtl Modified</b>	Claimant's Name: -> RAMANATHAN S/O KARUPPIAH.	[A] HOW MEI KWAN
2	18 Nov 2021 14:44	<b>Clim Veh Model Changed</b>	(200911) TOYOTA HARRIER 2.4 (A).	[A] HOW MEI KWAN
3	18 Nov 2021 14:44	<b>Clim Created</b>	Reg No: SJU2295Z. Acct Date: 2021/11/03. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Teamwork Garage Pte L td (HQ)	[A] HOW MEI KWAN
4	18 Nov 2021 14:44	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 Nov 2021 14:44	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/11/29	[A] HOW MEI KWAN
6	18 Nov 2021 14:44	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 Nov 2021 14:44	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[A] Merimen Administrator
8	18 Nov 2021 14:44	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	18 Nov 2021 14:44	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	18 Nov 2021 14:44	<b>Adj Adjuster Assigned</b>	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW MEI KWAN
11	19 Nov 2021 10:18	<b>Adj Adjuster Assigned</b>	MOHD TAUFIKH BIN HAMID -> XING GUO QIANG	[A] CHEW HSIAO TONG
12	07 Jan 2022 18:00	<b>Clim Registration Modified</b>	Acct Time:20:00:00->20:30:00. Pol No:1900243060->1900243060-02.	[I] AIG OneClaim Integration User
13	17 Feb 2022 11:27	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
14	17 Feb 2022 11:27	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	17 Feb 2022 11:27	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2007/08/01.	[A] JOANNE LEE KHANG MIN
16	17 Feb 2022 11:27	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
17	17 Feb 2022 15:30	<b>Adj Mandate Request</b>	Cur.Req:5829.45:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$4,922.00 + (b)LOR(6days x \$150.00): \$900.00 + (c)LTA/GIA search fee: \$7.45 = Total: \$5,829.45 *4 recommendation repair days + 1Sun day + 1PRS = 6days *For your approval please.	[A] CHEW HSIAO TONG
18	27 Feb 2022 20:40	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/11/29	[I] Yong, Joanne
19	27 Feb 2022 20:40	<b>Adj Mandate Set</b>	Approved:5829.45.	[I] Yong, Joanne

Date From



Date To



Audit Type

None



Go

### ACTIVITY

[29/12/2021 17:46] CHEW HSIAO TONG:  
Ms Rita(OI PIC) called in as she received LKK NR letter. She ack that there is an incident happened. She said that after accident happened, she called up AIG and inform no injury, OI not claiming. Then AIG advised no need make police report. Advised her that she need to make accident report at AIG authorise reporting centre as TP submitted claim for car damages. She noted and will do so.

[22/12/2021 10:18] CHEW HSIAO TONG:  
RISHIKA PTE. LTD.-  
57 ROWELL ROAD, SINGAPORE 208002

[22/11/2021 17:54] HOW MEI KWAN:  
OINR. To send out first 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
2742209	19 Nov 2021 11:28:06	TP Case (Insurer)	Motor	LKK Auto Consultants	AIG Asia Pacific	SJU2295Z	GBF5173X	11.00



				Pte Ltd	Insurance Pte. Ltd. (Express)			
2766639	17 Feb 2022 11:27:11	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJU2295Z	GBF5173X	11.00