

## Hsiao Tong (LKKAUTO)

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**From:** Lauro Araos Songcuan JR <lauro.songcuan@cyclecarriage.com.sg>  
**Sent:** Wednesday, 2 March 2022 1:53 PM  
**To:** AIG SGP, CCU Referral; claims.AIGSGP@aig.com  
**Cc:** Hsiao Tong (LKKAUTO); SUR; Andre Chow En De; Coco Lu Ting; Loi Ai Ting  
**Subject:** Your Ref: SKZ9706X (AIG) Our ref: SMF2085G DOA: 21/11/2021  
**Attachments:** SMF2085G - Letter of Demand.pdf

Dear Sir/Madam,

Pls. refer to attached LOD.

Our customer, **CHAN'S & SONS ENTERPRISE** insured with **NTUC** claims as follows.

Cost of repair	\$ 2,860.75
Loss of use	\$ 700.00 (\$100.00 x 7 days)
GIA search fee	\$ 2.00
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<b>Total</b>	<b>\$ 3,562.75</b>

Appreciate if you could quantify your offer of settlement the soonest.

Thank you so much.

Best regards,

**Larry Songcuan**  
Customer Service



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339  
T: +65 6568 4658 • F: +65 6565 1240 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

 A member of the Jardine Cycle & Carriage Group

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**From:** Steve Chen (LKK Auto) <SteveChen@lkkauto.com>  
**Sent:** 14 January 2022 11:39 PM  
**To:** Lauro Araos Songcuan JR <lauro.songcuan@cyclecarriage.com.sg>  
**Cc:** Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Subject:** Re: SMF2085G (KIA) - FINALIZE TP CLAIM

**This email was sent from outside of your organisation**

Hi Larry,

We will be advising our Principal a cost of repair of \$2673.60 (P/P before GST) - with 5 days of repair, subject to their approval.

Thanks.

Best Regards,  
**Steve Chen** | Automotive Assessor  
**LKK Auto Consultants Pte Ltd**  
Phone: 81117723/6256-3561 | email: [stevenfoong@lkkauto.com](mailto:stevenfoong@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Lauro Araos Songcuan JR <[lauro.songcuan@cyclecarriage.com.sg](mailto:lauro.songcuan@cyclecarriage.com.sg)>  
**Sent:** Friday, 14 January 2022 9:22 am  
**To:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Loi Ai Ting <[aiting.loi@cyclecarriage.com.sg](mailto:aiting.loi@cyclecarriage.com.sg)>  
**Subject:** SMF2085G (KIA) - FINALIZE TP CLAIM

Dear Sir/Madam,

Pls. refer to attached files and photos.

Kindly confirm finalized amount of **\$ 2,673.60** before Gst.

Thank you so much.

**Best regards,**

**Larry Songcuan**  
Customer Service



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To:

Cycle & Carriage Kia Pte Ltd  
209 Pandan Gardens,  
Singapore 609339  
Attention: [Motor Claims Department]

Date: 22/08/2022

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SMF2085G (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 21/11/2021 (*date and time of accident*) on/along FILTER LANE TO MANDAI AVE (*location*) between the Vehicle and SKZ9706X (*3<sup>rd</sup> party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
  - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
  - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
  - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



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5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,



A handwritten signature in blue ink, appearing to read "Chan", written over a horizontal line.

Name: CHAN'S & SONS ENTERPRISE  
NRIC / Passport No. / Company Registration No.:900M

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

“We/I, CYCLE & CARRIAGE KIA 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\$2,800.00 (Global Sum) for vehicle no. SMF 2085G that was damaged pursuant to the accident which occurred on 21/11/2021 (date) along FILTER LANE TO MANDAI AVE (location) involving vehicle no/s SKZ 9706X.

This is pursuant to the inspection conducted on 22/11/2021 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner CHAN'S & SONS ENTERPRISE (the third party claimant”) of vehicle no. SMF 2085G 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 SMF 2085G (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 29<sup>th</sup> (day) of August (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

**SIGNED WITHOUT PREJUDICE FOR  
ANY PERSONAL INJURY CLAIM**

## TAX INVOICE

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info														
AIG Asia Pacific Insurance Pte. Ltd. MOTOR CLAIM DEPARTMENT 78 SHENTON WAY #09-16 AIG BUILDING SINGAPORE 079120 Contact No 64191000 01/12/2021	<table> <tr> <td>Cust No/Name</td><td>/ CHAN'S &amp; SONS ENTERPRISE</td></tr> <tr> <td>Reg No/Reg Date</td><td>SMF2085G / 31/10/2018</td></tr> <tr> <td>Date In/Mileage</td><td>01/12/2021/ 37450</td></tr> <tr> <td>Chassis/Package</td><td>KNAF1416MK5019017 /CSR</td></tr> <tr> <td>Engine No</td><td>G4FGJH709903</td></tr> <tr> <td>Make/Model</td><td>KIA/CERATO 1.6 A L S065</td></tr> <tr> <td>Colour/Trim</td><td>4SS SILKY SILVER / WK SATURN BLACK</td></tr> </table>	Cust No/Name	/ CHAN'S & SONS ENTERPRISE	Reg No/Reg Date	SMF2085G / 31/10/2018	Date In/Mileage	01/12/2021/ 37450	Chassis/Package	KNAF1416MK5019017 /CSR	Engine No	G4FGJH709903	Make/Model	KIA/CERATO 1.6 A L S065	Colour/Trim	4SS SILKY SILVER / WK SATURN BLACK
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Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
LAX00000	Credit	25/01/2022/ 08:46	TLC	884 / Lauro Songcuan	42797	81483350

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 RENEW FRONT BUMPER AND FRONT FENDER LH				800.00
E PNT98000 SPRAY PAINT FOR FRONT BUMPER, FRONT FENDER LH				700.00
B WHEELALIGNMENT To Conduct Computerize Full Wheel Alignment				120.00
M SUNDRY SUPPLY FRONT RIM, LH				300.00
A 90000001 CHECK WIRING & CHASSIS ELECTRICAL SYSTEM				30.00
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK ON ELECTRONIC CONTROL SYSTEM				120.00
S SPECIALISTJOB SUPPLY LABOUR FOR INSTALLATION LH FRONT RIM D/N NO:323229				30.00
M SUNDRY SUNDRIES				20.00
X GRILLE-FRONT BUMPER	1.00	262.00	20.00	209.60
X PANEL-FENDER,LH	1.00	430.00	20.00	344.00
Z TEXT TP CLAIM AIG - SKZ9706X SURVEY: STEVE (LKK) 22/11/2021 DOA: 21/11/2021 05 DAYS				
<i>Guarantee Your Warranty, Maintain with Cycle &amp; Carriage!</i>				

Parts	553.60		Nett	2,673.60
Labour	1,770.00	7% GST on	2673.60	187.15
Standard Menu	0.00			
Specialist Job	30.00		Total Payable	2,860.75
Diagnostics Job	0.00		Paid	0.00
Sundry/Others	320.00		Total Due	2,860.75
Total(w/o GST)	2,673.60			

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.  
 Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



## INSURER ENQUIRY

**Find  
insurer**

Vehicle reg. no.

SKZ9706X

Date of Accident

21/11/2021 

Reset

% **RESULT & RECEIPT**

## TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**Period of Insurance ..... **18/02/2021 - 17/02/2022**Requested By ..... **LU TING (CYCLE & CARRIAGE A...**Requested Date ..... **22/11/2021 11:06****Payment details**Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**



**Claim Notification - ACCIDENT INVOLVING SKZ9706X(AIG) AND SMF2085G AT/ALONG MANDAI AVE ON 21/11/2021**

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

Wed 24/11/2021 2:02 PM

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

24 Nov 2021

**Mr Chew Ban Soon**

[By Email Only]

Dear Sir/Madam,

**You Ref: SKZ9706X**

**Our Ref: CC4/AIG21011873/pa3**

**ACCIDENT INVOLVING SKZ9706X(AIG) AND SMF2085G AT/ALONG MANDAI AVE ON 21/11/2021**

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 SMF2085G against your insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. **by 06/12/2021**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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: [chewht@lkkauto.com](mailto:chewht@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	22 Nov 2021 21:39	<b>Clim Dtl Modified</b>	Claimant's Name: -> CHAN'S & SONS ENTERPRISE.	[A] HOW MEI KWAN
2	22 Nov 2021 21:39	<b>Clim Veh Model Changed</b>	(206130) KIA CERATO 1.6 LX (A).	[A] HOW MEI KWAN
3	22 Nov 2021 21:39	<b>Clim Created</b>	Reg No: SMF2085G. Acct Date: 2021/11/21. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Cycle & Carriage KIA Pte Ltd (Pandan Gardens)	[A] HOW MEI KWAN
4	22 Nov 2021 21:39	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Nov 2021 21:39	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/12/01	[A] HOW MEI KWAN
6	22 Nov 2021 21:39	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Nov 2021 21:39	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[A] Merimen Administrator
8	22 Nov 2021 21:40	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
9	22 Nov 2021 21:40	<b>Adj Adjuster Assigned</b>	[None] -> CHEN TSUE YEE	[A] HOW MEI KWAN
10	30 Nov 2021 09:00	<b>Clim Registration Modified</b>	Acct Time:09:00:00->09:25:00.	[I] AIG OneClaim Integration User
11	21 Mar 2022 23:26	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	21 Mar 2022 23:26	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	21 Mar 2022 23:26	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2018/10/31.	[A] JOANNE LEE KHANG MIN
14	21 Mar 2022 23:26	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	28 Mar 2022 16:21	<b>Adj Mandate Request</b>	Cur Req:1642.38:Liability: 50% Kindly refer to LKK Adjuster report. *For your approval please.	[A] CHEW HSIAO TONG
16	30 Mar 2022 08:51	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/12/01	[I] MdNoor, Norsiah
17	30 Mar 2022 08:51	<b>Adj Mandate Set</b>	Approved:1642.38.	[I] MdNoor, Norsiah
18	29 Jun 2022 09:55	<b>Adj Mandate Request</b>	Cur Req:3200.00:HI, 3rd party rejected our offer at 50% and counter g/s \$3,200.00(all-in). 3rd party insisted that the scene photos show that our insured had encroached in to 3rd party's lane.	[A] CHEW HSIAO TONG
19	08 Jul 2022 09:04	<b>Adj Mandate Set</b>	Approved:3200.00.	[I] MdNoor, Norsiah

Date From    Date To    Audit Type  

### ACTIVITY

[28/03/2022 15:54] CHEW HSIAO TONG:  
Spoken to Mr Chew. Advised him that our view is 50/50 as no concrete evidence to proof. OI agreed to settle at 50/50. OI change insurer to Sompoo.

[26/11/2021 10:28] CHEW HSIAO TONG:  
Spoken to OI Mr Chew. He adamant that he is not at fault. He get Auto Excel to do counter claim for him. Will KIV for his counter claim outcome.

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
2742804	22 Nov 2021 21:48:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMF2085G	SKZ9706X	11.00
2775521	21 Mar 2022 23:26:56	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SMF2085G	SKZ9706X	11.00

				Pte Ltd	Pte Ltd (HQ)			
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