

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way  
#08-06  
Singapore 079120

18/4/2022

## LETTER OF DEMAND

Our Ref : SMY8003D (1052)

Your Ref : CC6/AIG21012910/gs3

Dear Sir,

VEHICLE # : SMY8003D  
ACCIDENT INVOLVING : SMY8003D & GBG6263H ALONG SEMBAWANG ROAD & GAMBAS AVE  
JUNCTION ON 19/12/21

COST OF REPAIR	\$1,396.25	(As agreed)
LOSS OF USE	\$240.00	{2 work days} x \$120
LTA & GIA SEARCH	\$36.45	

COST OF REPAIR ADD GST 7% \$97.74

TOTAL \$1,770.44

One Thousand Seven Hundred Seventy Singapore Dollars and  
Forty-Four Cents Only

**Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation ( see note 5) .**

For your prompt payment.  
Thank you.

Yours faithfully,  
Ryder Auto Pte Ltd



Chan San Choon  
Director  
DipEng, AAE MIMI, MSAE(Aust)



## LETTER OF AUTHORISATION

**To: Ryder Auto Pte Ltd**

Re: ACCIDENT ON 19/12/2021 INVOLVING SMY8003D GBG6263H

ALONG / AT

SEMBAWANG ROAD & GAMBAS AVE JUNCTION

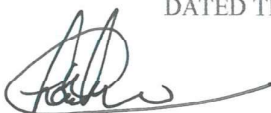
I/We NG HAN HOE (NRIC No. S1628988D)

of 60 JALAN LENGKOK SEMBAWANG S(759241)

1. The owner of motor vehicle no. SMY8003D hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder Auto Pte Ltd** during the period of repairs to my/our vehicle if applicable. My/our solicitors (to be appointed by **Ryder Auto Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Ryder Auto Pte Ltd** after deduction of their cost on a solicitor & client basis. **I/We undertake to co-operate fully with Ryder Auto Pte Ltd and/or my/our solicitors and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear repair costs, rental, legal costs and any other incidentals incurred.**
2. If the 3<sup>rd</sup> party claim is unsuccessful or partly successful as the case may be, I/we hereby instruct and authorise **Ryder Auto Pte Ltd** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part or in whole then I/ we undertake to pay **Ryder Auto Pte Ltd** the repair cost.
4. In alternative to serial number 2 and 3 above if the 3<sup>rd</sup> party claim fails or is only partly successful then I/we undertake to pay **Ryder Auto Pte Ltd** the difference in amount of the repair cost.
5. I/We authorise **Ryder Auto Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claim. **We confirm full discharge of all property damage claims upon signing of the discharge voucher by our repairer, Ryder Auto Pte Ltd.**
6. I/We also authorise **Ryder Auto Pte Ltd** to appoint such a firm of solicitors on my/our behalf as **Ryder Auto Pte Ltd** deem fit for the purpose of third party/own insurance claims.
7. I/We undertake to inform **Ryder Auto Pte Ltd** and/or the solicitors appointed by **Ryder Auto Pte Ltd** on my/our behalf in the event the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or other or settlement from the third party's insurers without first communicating with you.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/We undertake to either give the said cheque to **Ryder Auto Pte Ltd**, or bank into my/our account and re-issue the cheque amount to **Ryder Auto Pte Ltd**.

DATED THIS \_\_\_\_\_ DAY OF 19/12/2021

X



Signature of owner

(Company's stamp – if any)



Signature of Witness

Name of Witness

**Ryder Auto Pte Ltd**

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

"We/I, **RYDER AUTO 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\$1,650.00** (Global Sum) for vehicle no. **SMY 8003D** that was damaged pursuant to the accident which occurred on **19/12/2021** (date) along **Gambas Ave** involving vehicle no/s **GBG 6263H**.

This is pursuant to the inspection conducted on **20/12/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **NG HAN HOE** (the third party claimant") of vehicle no. **SMY 8003D** 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 **SMY 8003D** (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 6 (day) of 6 (month) **2022** (year)

  
LKP

Signed by appointed surveyor

  
Ryder Auto Pte Ltd

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 arising from the same accident.

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way  
#08-06  
Singapore 079120

18/4/2022

## TAX INVOICE

Our Ref : SMY8003D (1052)

Your Ref : CC6/AIG21012910/g3

Dear Sir,

VEHICLE # : SMY8003D  
ACCIDENT INVOLVING : SMY8003D & GBG6263H ALONG SEMBAWANG ROAD & GAMBAS AVE  
JUNCTION ON 19/12/21

COST OF REPAIR \$1,396.25 (As agreed)

COST OF REPAIR ADD GST 7% \$97.74

TOTAL \$1,493.99

One Thousand Four Hundred Ninety-Three Singapore Dollars  
and Ninety-Nine Cents Only

**Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation ( see note 5) .**

For your prompt payment.  
Thank you.

Yours faithfully,  
Ryder Auto Pte Ltd



Chan San Choon  
Director  
DipEng, AAE MIMI, MSAE(Aust)



## TAX INVOICE

RYDER AUTO PTE LTD - TOH LIAN  
HENG

**Invoice Number**  
GR-2021-004763

**Invoice Issue Date**  
23 Dec 2021

**Invoice Due Date**  
30 Dec 2021

**Total Amount (S\$)** 27.10  
**Total GST 7.00% (S\$)** 1.90  
**Total Amount Incl. of GST (S\$)** 29.00

Bill Type	Reference	Amount (S\$)	GST 7.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	22/12/2021,19/12/2021,SMY8003D,GBG6263H	27.10	1.90	29.00
		Total Amount (S\$)		27.10
		Total GST 7.00% (S\$)		1.90
		<b>Total Amount Incl. of GST (S\$)</b>		<b>29.00</b>

*This is a computer generated document.  
No signature is required.*



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 20 Dec 2021 / 11:52:19

Receipt Date/Time : 20 Dec 2021 / 11:52:14

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-211220-001473

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - GBG6263H As at 19 Dec 2021/16:10:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GBG6263H Enquiry Fee 20211220115119153965	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				
	462845XXXXXX0301	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:** Wednesday, 29 December 2021 5:29 pm  
**To:** johnson.poon@fulcoleasing.com.sg  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC6/AIG21012910/Ags3 \*\*\* ACCIDENT INVOLVING GBG 6263H & SMY 8003D ON 19/12/2021 \*\*\*

**Importance:** High

Our Ref: CC6/AIG21012910/Ags3  
29 DECEMBER 2021

### **FULCO LEASING PTE LTD**

DRIVER: NURUL HAZIRAH BINTE MUHAMAD SUHAIMI

Dear Sir/Madam,

### **ACCIDENT INVOLVING GBG 6263H & SMY 8003D ON 19/12/2021**

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 **SMY 8003D**.

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 3 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)

**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**

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) FAX: 6741-4108

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



*Save the Earth. Print only when necessary.*



## Print Received Message

This mail is associated with :

**\*SMY8003D (1150654055SG)**  
**[GBG6263H]**  
TP  
NG HAN HOE  
Dec 19 2021 4:00PM  
[Fulco Leasing Pte Ltd]  
Ryder Auto Pte Ltd

**From**     **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS)**, sent on **29/05/2022 16:49 PM.**  
**To**       LKK\_HQ  
**Subject**   **Alert - Adj Mandate Approved (S\$1730.44) - SMY8003D - Claim Handler: Yong, Joanne**

Approved:1730.44.