



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

18/4/2022

Attn: CECILIA CHONG
Motor Claims Dept

LETTER OF DEMAND

Our Ref : SND868B (1083)

Your Ref : CC6/AIG22001228/ra3

Dear Sir,

VEHICLE # : SND868B
ACCIDENT INVOLVING : SND868B & SME3401B ALONG DEFU LANE 10 & DEFU AVE 1 JUNCTION
ON 9/2/22

COST OF REPAIR	\$5,900.00	(As agreed)
LOSS OF USE	\$720.00	{4 work days + 2 weekends} x \$120
LTA & GIA SEARCH	\$36.45	
TOWING	\$60.00	

COST OF REPAIR ADD GST 7% \$413.00

TOTAL \$7,129.45

Seven Thousand One Hundred Twenty-Nine Singapore Dollars and
Forty-Five 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) .

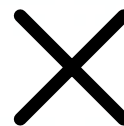
For your prompt payment.
Thank you.

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 9/2/2022 INVOLVING SND868B SME3401B

ALONG / AT

DEFU LANE 10 & DEFU AVE 1 JUCTION

I/We CHEW KUM TONG (NRIC No. S1529365I)

of 115 TAMPINES ROAD #07-10 S(533901)

1. The owner of motor vehicle no. SND868B 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 3rd 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 3rd 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 9/2/2022 20_____

Signature of owner

(Company's stamp – if any)

Signature of Witness

Name of Witness

Ryder Auto Pte Ltd



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

18/4/2022

Attn: CECILIA CHONG
Motor Claims Dept

TAX INVOICE

Our Ref : SND868B (1083)

Your Ref : CC6/AIG22001228/ra3

Dear Sir,

VEHICLE # : SND868B
ACCIDENT INVOLVING : SND868B & SME3401B ALONG DEFU LANE 10 & DEFU AVE 1 JUNCTION
ON 9/2/22

COST OF REPAIR \$5,900.00 (As agreed)

COST OF REPAIR ADD GST 7% \$413.00

TOTAL \$6,313.00

Six Thousand Three Hundred Thirteen Singapore Dollars 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)





AUTOBAY TOWING

1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417883
Tel: 9616 8988 (Ah Boon)

CASH SALE

No. _____

Sold to: _____

SND 868 B

Date: *9/2/22*

CROWN

Item	Quantity	Description	Unit Price	Amount
		<i>Defa lane ave 1 to</i>		<i>\$60</i>
		<i>Auto Hub</i>		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	<i>\$60</i>

Issued by: _____

\$100



TAX INVOICE

RYDER AUTO PTE LTD - CHEW KUM
TONG

Invoice Number
GR-2022-000566

Invoice Issue Date
11 Feb 2022

Invoice Due Date
18 Feb 2022

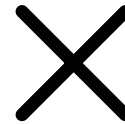
Total Amount (\$\$) 27.10
Total GST 7.00% (\$\$) 1.90
Total Amount Incl. of GST (\$\$) 29.00

Bill Type	Reference	Amount (\$\$)	GST 7.00% (\$\$)	Amount Incl. of GST (\$\$)
Sale of Accident Report - Publ	10/02/2022,09/02/2022,SND868B,SME3401B	27.10	1.90	29.00
		Total Amount (\$\$)		27.10
		Total GST 7.00% (\$\$)		1.90
		Total Amount Incl. of GST (\$\$)		29.00

*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 : 09 Feb 2022 / 08:55:58

Receipt Date/Time : 09 Feb 2022 / 08:55:56

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220209-000347

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SME3401B As at 09 Feb 2022/08:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SME3401B Enquiry Fee 20220209085535549568	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				
	cnqm1fkc		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)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 3 June 2022 9:24 AM
To: ph.tan1003@gmail.com
Subject: <STANDARD LETTER> ACCIDENT INVOLVING SME 3401B & SND 868B ON 09/02/2022

Importance: High

Our Ref: CC6/AIG22001228/Aga3

03 JUNE 2022

TAN POH HEE

Dear Sir/Madam,

ACCIDENT INVOLVING SME 3401B & SND 868B ON 09/02/2022

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 SND 868B.

Based on the accident report and accident scenario and 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. Unless proven otherwise.

If you have evidence/information(**EG: ACCIDENT VIDEO FOOTAGE / COUNTER CLAIM STATUS AGAINST THIRD PARTY / TRAFFICPOLICE INVESTIGATION RESULT**) to proof that we should not settle the third party claim, kindly let us have them in writing within the next 3 days i.e. by 06/06/2022, 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 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.

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 | fax: 6741-4108

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



Save the Earth. Print only when necessary.

EzLyna (LKKAUTO)

From: Yong, Joanne-LF <Joanne-LF.yong@aig.com>
Sent: Tuesday, 29 November 2022 2:16 PM
To: EzLyna (LKKAUTO)
Cc: Admin A
Subject: RE: SEEK REJECT APPROVAL / YR REF: 6914613642SG / OUR REF:CC6/AIG22001228/Aga3 / DOA:09.02.2022

Dear Ezlyna,

Refer to the above matter.

PLs kindly reject third party. If reject don't need to submit through merimen.

Thank you.

Best regards,
Joanne Yong
Senior Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>
Sent: Friday, November 18, 2022 9:03 AM
To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] SEEK REJECT APPROVAL / YR REF: 6914613642SG / OUR REF:CC6/AIG22001228/Aga3 / DOA:09.02.2022

This message is from an external sender; be cautious with links and attachments.

Dear Joanne,

ACCIDENT SME3401B & SND868B ALONG T-JUNCTION DEFU AVE 1 AND DEFU LANE 10 DOA:09.02.2022

We refer to the above matter.

We are seeking your approval to reject third party claim based on summary as stated below.

According to our Insured's Singapore Accident Statement, our insured's driver was travelling straight on right lane (2 lanes) along Defu Ave 1 (main road). Third party driver was at the T-Junction at Defu Lane 10 (minor) wanted to turn right into Defu Ave 1. Based on BOLA 5, (Onus is on turning vehicle). Both parties claim that traffic light was green and no video footage. As such we are seeking your instructions.

Thank you.

Best Regards,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

EzLyna (LKKAUTO)

From: EzLyna (LKKAUTO)
Sent: Friday, 9 December 2022 4:58 PM
To: Ryder Auto workshop
Cc: Admin A
Subject: RE: REJECT LIABILITY / LOD - Accident involving SND868B & SME3401B On 9 Feb 2022
*** LKK REF: CC6/AIG22001228/ra3

Without Prejudice

Dear Orson,

We refer to your email below.

This is under scenario where your client was at the minor road turning onto main road. We are unable to consider your client's claim under BOLA 5.

Thank you.

With warmest regards,
Ezlyna

From: Ryder Auto workshop <ryderautoworkshop@gmail.com>
Sent: Wednesday, 7 December 2022 2:29 pm
To: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: REJECT LIABILITY / LOD - Accident involving SND868B & SME3401B On 9 Feb 2022 *** LKK REF: CC6/AIG22001228/ra3

Dear EzLyna,

Kindly view attachment google map link

<https://www.google.com/maps/@1.3503413,103.8920404,3a,75y,102.21h,81.6t/data=!3m6!1e1!3m4!1shH2mhlLpNjMKai6CxsZV1w!2e0!7i16384!8i8192>.

Also kindly view attached investigation report, i would also like to highlight that there is no discretionary green arrow on our side and there is a stop line on each lane. Hence we would like to close this case at 50/50.

Thank you

Best Regards

Orson



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921



87781999
24/7



On Wed, Nov 30, 2022 at 2:24 PM EzLyna (LKKAuto) <ezlyna@lkkauto.com> wrote:

Without Prejudice

Dear Zeph,

We refer to the above matter and your email below.

According to our Insured's Singapore Accident Statement, our insured's driver was travelling straight on right lane (2 lanes) along Defu Ave 1 (main road). Your client was at the T-Junction at Defu Lane 10 (minor) wanted to turn right into Defu Ave 1. Based on BOLA 5, (Onus Is on turning vehicle). Both parties claim that traffic light was green and no video footage. Thus, we are unable to consider your client's claims.

Please forward evidence such as video footage/Traffic Investigation Result/any related proof for our further assessment.

Thank you.

Best Regards,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

From: Ryder Auto workshop <ryderautoworkshop@gmail.com>

Sent: Monday, 14 November 2022 1:54 PM

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: LOD - Accident involving SND868B & SME3401B On 9 Feb 2022 *** LKK REF: CC6/AIG22001228/ra3

Dear Sir/Mdm,

Any updates?

Thank You

Best Regards

Zeph



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921

Tel : 67418277 Fax: 67468277 HP : 90908277



87781999
24/7



On Fri, Sep 9, 2022 at 1:16 PM Ryder Auto workshop <ryderautoworkshop@gmail.com> wrote:

Dear Sir/Mdm,

Kindly view the attached LOD and update us on the status.

Thank You

Best Regards

Zeph



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921

Tel : 67418277 Fax: 67468277



87781999
24/7

