

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

18/4/2022

Attn: JASLIN KOK
Motor Claims Dept

LETTER OF DEMAND

Our Ref : SMX1458B (1086)

Your Ref : CC6/AIG22001307/ra3

Dear Sir,

VEHICLE # : SMX1458B
ACCIDENT INVOLVING : SMX1458B & SKW979A ALONG AYE (TUAS) BEOFRE NORMANTON
PARK EXIT ON 10/2/22

COST OF REPAIR	\$9,600.00 (As agreed)
RENTAL	\$1,300.00
LTA & GIA SEARCH	\$7.45
TOWING	\$100.00

COST OF REPAIR ADD GST 7% \$672.00

TOTAL \$11,679.45

Eleven Thousand Six Hundred Seventy-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 10/2/2022 INVOLVING SMX1458B SKW979A SFM338L

ALONG / AT

AYE (TUAS) BEFORE NORMANTON PARK EXIT

I/We JIA HONGRAN (NRIC No. S7983048H)

of 39C WEST COAST PARK #06-08 S(127714)

1. The owner of motor vehicle no. SMX1458B 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 10/2/2022



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\$11,530.00 (Global Sum) for vehicle no. SMX 1458B that was damaged pursuant to the accident which occurred on 10/02/2022 (date) along AYE (TUAS) BEFORE NORMANTON PARK EXIT involving vehicle no/s SKW 979A.

This is pursuant to the inspection conducted on 11/02/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner JIA HONGRAN (“the third party claimant”) of vehicle no. SMX 1458B 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 SMX 1458B (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 12 (day) of 12 (month) 2022 (year)



Signed by appointed surveyor


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

Attn: JASLIN KOK
Motor Claims Dept

TAX INVOICE

Our Ref : SMX1458B (1086) Your Ref : CC6/AIG22001307/ra3

Dear Sir,

VEHICLE # : SMX1458B
ACCIDENT INVOLVING : SMX1458B & SKW979A ALONG AYE (TUAS) BEOFRE NORMANTON
PARK EXIT ON 10/2/22

COST OF REPAIR \$9,600.00 (As agreed)

COST OF REPAIR ADD GST 7% \$672.00

TOTAL \$10,272.00

Ten Thousand Two Hundred Seventy-Two 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)





福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

HIRER'S PARTICULARS

If Different From
Section ①

I/We

of

S

Tel:

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼		Smw 3184 H		Rental Agreement 合同號碼		No. H 15618	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄				租出日期及時間 Date & Time OUT			
姓名 Name: JIA HONG RAN				10/2/22 20.00 PM			
地址 Address: 39 C WEST COAST PARK				交車日期及時間 Date & Time IN			
				20/2/22			
		Chargeable		Rates		Amount	
# 06-08		S 127714		天 Days @ \$		10 1300/-	
居民證/護照號碼 I/C No./Passport No:		駕駛執照號碼 Driving Licence No:		星期 Weeks @ \$			
-		ST983048 H		月 Months @ \$			
居民證/護照種類 Type of I/C./Passport:		Pass 日期 Pass Date:					
-		18 MAR 2011					
出生日期 Date of Birth:		發出地 Place of Issue:					
21/04/1979		SPORE					
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-		保險 Insurance			
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:				總計 Total Charge			
備註與付款記錄 Remarks & Payment Records				按金 Security Deposit			
				總金額 Total Payable		81300/-	
				來銀 Amount Paid			
				送車/費 Delivery Fees			
IMPORTANT! For Singapore Use only.				收車費用 Collection Fees/Misc.			
				超過/小時 Extra Hours @ \$			
出車油箱 Fuel Tank OUT		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		出車油箱 Fuel Tank IN		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
車牌號碼 Vehicle No:		1)		起 From:		至 To:	
車牌號碼 Vehicle No:		2)		起 From:		至 To:	
工具 Tools		輪胎 Spare Tyre		裝飾品 Accessories		加額費用 Total Additional Charges	
車輛發出人 Vehicle Issued By:		車輛接收人 Vehicle Collected By:					
NOTE: 註 租車者或司機必須付所有停車, 違反交通及噴過量黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.				總計 Grand Total			

租車者不准載沙或石灰
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期

Date:

租車者簽名

Signature of Hirer:



福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

HIRER'S PARTICULARS

If Different From
Section ①

I/We _____

of _____

S _____

Tel: _____

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b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼 Smw 3184 H		Rental Agreement 合同號碼 No. H 15618	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間 Date & Time OUT 10/2/22 20.00 PM	
姓名 Name: JIA HONG RAN		交車日期及時間 Date & Time IN 20/2/22	
地址 Address: 39 C WEST COAST PARK		Chargeable	
A 06-08		S 127714	
居民證/護照號碼 I/C No./Passport No: -		駕駛執照號碼 Driving Licence No: S7983048 H	
居民證/護照種類 Type of I/C/Passport: -		Pass 日期 Pass Date: 18 MAR 2011	
出生日期 Date of Birth: 21/04/1979		發出地 Place of Issue: SPORE	
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		保險 Insurance	
備註與付款記錄 Remarks & Payment Records		總計 Total Charge	
		按金 Security Deposit	
		總金額 Total Payable \$1300/-	
		來銀 Amount Paid	
		送車/費 Delivery Fees	
IMPORTANT! For Singapore Use only.		收車費用 Collection Fees/Misc.	
		超過/小時 Extra Hours @ \$	
		租費不包括汽油 Rates Do Not Include Fuel	
出車油箱 Fuel Tank OUT		出車油箱 Fuel Tank IN	
車牌號碼 Vehicle No: 1)		起 From:	
車牌號碼 Vehicle No: 2)		起 From:	
工具 Tools		輪胎 Spare Tyre	
車輛發出人 Vehicle Issued By:		裝飾品 Accessories	
車輛接收入 Vehicle Collected By:		加額費用 Total Additional Charges	
NOTE: 註 租車者或司機必須付所有停車, 違反交通及噴過量黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.		總計 Grand Total	

租車者不准載沙或石灰
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期
Date:

租車者簽名 _____

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 11 Feb 2022 / 08:44:29

Receipt Date/Time : 11 Feb 2022 / 08:44:29

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220211-000341

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SKW979A As at 10 Feb 2022/18:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKW979A Enquiry Fee 20220211084408996030	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				
p6dvb5br			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.

AUTOBAY TOWING

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

CASH SALE

No. _____

Date: 10/2/22

Sold to: _____

SMX1458B

Item	Quantity	Description	Unit Price	Amount
		Auto Hub to West Coast		\$100
		Two Trips		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$100

Issued by: _____

CROWN

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Monday, 14 February 2022 3:17 PM
To: ttc888@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SKW 979A/ SMX 1458B / OTHERS ALONG/AT AYE ON 10/02/2022

Our Ref: CC6/AIG22001307/ra3

TEOH TENG CHOON- BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKW 979A/ SMX 1458B / OTHERS ALONG/AT AYE ON 10/02/2022

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 SMX 1458B against your motor insurance policy.

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.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@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	11 Feb 2022 12:34	Clm Dtl Modified	Claimant's Name: -> JIA HONGRAN.	[A] HOW MEI KWAN
2	11 Feb 2022 12:34	Clm Veh Model Changed	(203946) HONDA VEZEL 1.5 G (A).	[A] HOW MEI KWAN
3	11 Feb 2022 12:34	Clm Created	Reg No: SMX1458B. Acct Date: 2022/02/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Ryder Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	11 Feb 2022 12:34	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	11 Feb 2022 12:34	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/02/22	[A] HOW MEI KWAN
6	11 Feb 2022 12:34	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	11 Feb 2022 12:34	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	11 Feb 2022 12:34	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	11 Feb 2022 12:34	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	11 Feb 2022 12:34	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	14 Feb 2022 09:40	Clm Dtl Modified	Claimant's ID: -> SXXXX048H.	[A] HOW MEI KWAN
12	14 Feb 2022 09:40	Clm Veh Model Changed	(203946) -> (206927) TOYOTA CAMRY 2.5 HYBRID ASCENT (A).	[A] HOW MEI KWAN
13	21 Feb 2022 08:48	Clm Registration Modified	Acct Time:00:00:00->18:10:00. Pol No:1900149627->1900149627-01.	[I] AIG OneClaim Integration User
14	26 Aug 2022 14:28	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	26 Aug 2022 14:28	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	26 Aug 2022 14:28	Clm Dtl Modified	JPJ Reg. Date: -> 2020/12/29.	[A] JOANNE LEE KHANG MIN
17	26 Aug 2022 14:28	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	26 Aug 2022 17:19	Adj Mandate Request	Cur.Req:11679.45:LIABILITY: 100% BOLA S28 (OI 2ND) CORw/GST: 10,272.00 + LOR(10 days x \$130.00): 1,300.00 + SEARCH FEE: 7.45 + TOWING FEE: 100.00 = 11,679.45 09 RECOMMENDED REPAIR DAYS + 1 WEEKEND = 10 DAYS FOR YOUR APPROVAL PLEASE	[A] Chong Pui Lin
19	27 Aug 2022 00:28	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/02/22. Mandate Remarks: SUBJ TO ALL DOCS/BILLING S VERIFIED IN ORDER, SAB FROM: \$11179.45-11339.45 (ALL-IN).	[I] Tan, Bennie-WZ
20	27 Aug 2022 00:28	Adj Mandate Set	Approved:11339.45:SUBJ TO ALL DOCS/BILLINGS VERIFIED IN ORDER, SAB FROM: \$11179.45-11339.45 (ALL-IN).	[I] Tan, Bennie-WZ
21	12 Oct 2022 13:54	Adj Mandate Request	Cur.Req:11579.45:Hi, 3rd party rejected our offer at \$11,339.45. Re-seek mandate at \$11,579.45(all-in). Pls advise.	[A] CHEW HSIAO TONG
22	18 Oct 2022 11:01	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/02/22. Mandate Remarks: SUBJ TO ALL DOCS/BILLINGS VERIFIED IN ORDER, SAB NOT EXCEEDING: \$11530 (ALL-IN).	[I] Tan, Bennie-WZ
23	18 Oct 2022 11:01	Adj Mandate Set	Approved:11530.00:SUBJ TO ALL DOCS/BILLINGS VERIFIED IN ORDER, SAB NOT EXCEEDING: \$11530 (ALL-IN).	[I] Tan, Bennie-WZ

Date From   Date To   Audit Type 

ACTIVITY

No record

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
2765068	11 Feb 2022 12:42:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMX1458B	SKW979A	11.00
2835050	26 Aug 2022 14:28:49	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMX1458B	SKW979A	11.00