

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

9/6/2022

Attn: HSIAO TONG
Motor Claims Dept

LETTER OF DEMAND

Our Ref : SKW979A (1087) Your Ref : -

Dear Sir,

VEHICLE # : SKW979A
ACCIDENT INVOLVING : SKW979A & SFM338L ALONG AYE (TUAS) BEFORE NORMANTON PARK
EXIT ON 10/2/22

COST OF REPAIR	\$4,700.00	(As agreed)
RENTAL	\$840.00	
LTA & GIA SEARCH	\$36.45	

COST OF REPAIR ADD GST 7% \$329.00

TOTAL \$5,905.45

Five Thousand Nine Hundred Five 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 SKW979A SFM338L SMX1458B

ALONG / AT

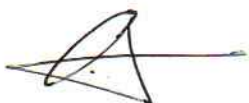
AYE (TUAS) BEFORE NORMANTON PARK EXIT

I/We TEOH TENG CHOON (NRIC No. S8177120J)

of APT BLK 170 GANGSA ROAD #15-44 S(670170)

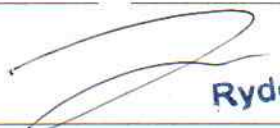
1. The owner of motor vehicle no. SKW979A hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder 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 number2 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)



Ryder Auto Pte Ltd

Signature of Witness

Name of Witness

/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\$5,029.00 (Repair Cost), S\$600.00 (Loss of Use/Rental), S\$36.45 (Disbursement) for vehicle no. SKW 979A that was damaged pursuant to the accident which occurred on 10/02/2022 (date) along AYE (TUAS)B4 NORMANTON PARK EXIT (location) involving vehicle no/s SFM 338L. 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 TEOH TENG CHOON (the third party claimant”) of vehicle no. SKW 979A 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 SKW 979A (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 19 (day) of 9 (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.

2 Kaki Bukit Ave 2, #02-19 / 02-22 @ Kaki Bukit Auto Hub, Singapore 417921

Email: ryderautoworkshop@gmail.com

Tel: 67418277 Fax: 67468277

GST REG NUMBER: 201635107M

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

9/6/2022

Attn: HSIAO TONG
Motor Claims Dept

TAX INVOICE

Our Ref : SKW979A (1087) Your Ref : -

Dear Sir,

VEHICLE # : SKW979A
ACCIDENT INVOLVING : SKW979A & SFM338L ALONG AYE (TUAS) BEFORE NORMANTON PARK
EXIT ON 10/2/22

COST OF REPAIR \$4,700.00 (As agreed)

COST OF REPAIR ADD GST 7% \$329.00

TOTAL \$5,029.00

Five Thousand Twenty-Nine 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 SLK4766Y		Rental Agreement 合同號碼 No. H 15619	
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 11/02/22 13:15 pm	
姓名 Name: TEOH TENG CHUAN		交車日期及時間 Date & Time IN 18/02/22 6:10 pm	
地址 Address: BLK 170 GANGSA ROAD		Chargeable	Rates Amount
#15-44 S 670170		7	天 Days @ \$ 8840/-
居民證/護照號碼 I/C No./Passport No:	駕駛執照號碼 Driving Licence No: S8177120J	星期 Weeks @ \$	
居民證/護照種類 Type of I/C:/Passport:	Pass 日期 Pass Date: 12 Apr 2002	月 Months @ \$	
出生日期 Date of Birth: 28/09/1981	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/-	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	8840/-
		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:

11/2/22
13:56

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 11 Feb 2022 / 13:04:44

Receipt Date/Time : 11 Feb 2022 / 13:04:43

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220211-001667

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SFM338L As at 10 Feb 2022/18:10:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SFM338L Enquiry Fee 20220211130420975728	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				
	m4eq0zcf		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.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard #42-01b, Singapore 038989

Email: gears-support@shift-technology.com

GST Reg No: M400017735

UEN: S66SS0020G

TAX INVOICE

RYDER AUTO PTE LTD - TEOH TENG
CHOON

Invoice Number
GR-2022-000596

Invoice Issue Date
14 Feb 2022

Invoice Due Date
21 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	14/02/2022,10/02/2022,SKW979A,SFM338L	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.*

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Monday, 14 February 2022 5:07 PM
To: TKN@SKYWAVE.COM.SG
Cc: Admin A
Subject: ACCIDENT INVOLVING SFM 338L / SKW 979A / OTHERS ALONG/AT AYE ON 10/02/2022

Our Ref: CC6/AIG22001339/Ara3

TAN KOON NGUAN- BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SFM 338L / SKW 979A / 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 SKW 979A 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.

Kindly let us have video footage as stated in your accident report.

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 16:35	Clm Dtl Modified	Claimant's Name: -> TEOH TENG CHOON.	[A] HOW MEI KWAN
2	11 Feb 2022 16:35	Clm Veh Model Changed	(204152) HONDA VEZEL 1.5 HYBRID (A).	[A] HOW MEI KWAN
3	11 Feb 2022 16:35	Clm Created	Reg No: SKW979A. 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 16:35	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	11 Feb 2022 16:35	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/02/22	[A] HOW MEI KWAN
6	11 Feb 2022 16:35	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	11 Feb 2022 16:35	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[A] Merimen Administrator
8	11 Feb 2022 16:35	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	11 Feb 2022 16:35	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	11 Feb 2022 16:35	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	14 Feb 2022 14:36	Clm Registration Modified	Acct Time:00:00:00->18:05:00. Pol No:1900170865->1900170865-01.	[I] AIG OneClaim Integration User
12	15 Feb 2022 12:07	Video Downloaded	Downloaded OI video	[I] Loh, Chee-Heng
13	15 Feb 2022 14:00	Video Downloaded	Downloaded OI video	[A] CELINE FONG
14	15 Feb 2022 14:34	Clm Dtl Modified	Claimant's ID: -> S8177120J.	[A] HOW MEI KWAN
15	15 Feb 2022 14:34	Clm Veh Model Changed	(204152) -> (202779) MITSUBISHI OUTLANDER 2.0 (A).	[A] HOW MEI KWAN
16	23 Feb 2022 09:50	Video Downloaded	Downloaded OI video	[A] CHEW HSIAO TONG
17	24 Feb 2022 10:31	Video Downloaded	Downloaded OI video	[A] CHEW HSIAO TONG
18	24 Feb 2022 15:41	Video Downloaded	Downloaded OI video	[A] DENISE TAY KWEE CHENG
19	24 Feb 2022 16:45	Video Downloaded	Downloaded OI video	[I] Loh, Chee-Heng
20	25 Feb 2022 15:07	Video Downloaded	Downloaded OI video	[A] CHEW HSIAO TONG
21	13 Jul 2022 14:06	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
22	13 Jul 2022 14:06	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
23	13 Jul 2022 14:06	Clm Dtl Modified	JPJ Reg. Date: -> 2019/08/21.	[A] JOANNE LEE KHANG MIN
24	13 Jul 2022 14:06	Clm Details Notified		[A] JOANNE LEE KHANG MIN
25	14 Jul 2022 10:02	Adj Mandate Request	Cur.Req:5665.45:Liability: 100%(pay for rear damage only) *Quantum: (a)CORw/GST: \$5,029.00 + (b) LOR(6days x \$100.00): \$600.00 + (c)Search fee: \$36.45 = Total: \$5,665.45 *4 recommendation repair days + 1Sunday + 1PRS = 6days *For your approval plea	[A] CHEW HSIAO TONG

AUDIT TRAIL

No.	On	Audit	Remarks	By
26	15 Jul 2022 14:32	Video Downloaded	Downloaded OI video	[I] Tan, Ivan-WK
27	21 Jul 2022 19:19	Video Downloaded	Downloaded OI video	[I] Tan, Bennie-WZ
28	21 Jul 2022 19:33	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/02/22. Mandate Remarks: Subject to all docs/billings verified in order & OI concern engaged, SAB from: \$5565.45-5665.45 (All-in).	[I] Tan, Bennie-WZ
29	21 Jul 2022 19:33	Adj Mandate Set	Approved:5665.45:Subject to all docs/billings verified in order & OI concern engaged, SAB from: \$5565.45-5665.45 (All-in).	[I] Tan, Bennie-WZ

Date From Date To Audit Type **Go**

ACTIVITY

[04/03/2022 10:20] CHEW HSIAO TONG:
OI Mr Tan called back. Informed him that rear portion damage Est COR \$4,400.00+ , if included LOU/LOR, maybe ard \$5K++. OI has NCD protector. He concern on premium if he let insurance to settle. Advised him to check with AIG for further query on premium. OI will check and get back to us if he wants private settle or let insurance to settle.

[04/03/2022 09:12] CHEW HSIAO TONG:
Called OI Mr Tan to update est COR. Not pick up.

[24/02/2022 14:53] CHEW HSIAO TONG:
OI Mr Tan called back. Advised him that our surveyor is in the midst of negotiating with TP wksp for the amount for only paying for rear portion damages. We will get back to him on the final amount by next week. He noted.

[24/02/2022 14:11] CHEW HSIAO TONG:
Called OI Mr Tan, he is in a meeting. He will return call later.

[24/02/2022 10:32] CHEW HSIAO TONG:
Called OI Mr Tan. Not pick up.

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
2765199	11 Feb 2022 16:48:02	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKW979A	SFM338L	11.00
2765902	15 Feb 2022 11:35:03	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKW979A	Loh, Chee-Heng	xx.xx
2816871	13 Jul 2022 14:06:34	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKW979A	SFM338L	11.00