

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

6/10/2022

Attn: ASHER SNG  
Motor Claims Dept

**LETTER OF DEMAND**

Our Ref : YP9221P (1096) Your Ref :

Dear Sir,

VEHICLE # : YP9221P  
ACCIDENT INVOLVING : YP9221P & GBD1560Z ALONG FARRER FLYOVER TOWARDS THOMSON  
ON 1/3/22

COST OF REPAIR	\$6,500.00	(As agreed)
LOSS OF USE	\$1,400.00	{ 7 work days + 2 weekends + 1 day prs } x \$140
LTA & GIA SEARCH	\$36.45	

COST OF REPAIR ADD GST 7% \$455.00

TOTAL \$8,391.45

Eight Thousand Three Hundred Ninety-One 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 1/3/2022 INVOLVING YP9221P GBD1560Z  
ALONG / AT  
FARRER FLYOVER TOWARDS THOMSON

I/We ANG BANG HENG (NRIC No. S7927871H)  
of 5A TRANSIT ROAD, S(778883)

1. The owner of motor vehicle no. YP9221P 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 1/3/2022

  
\_\_\_\_\_  
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\$6,955.00** (Repair Cost), **S\$900.00** (Loss of Use/Rental), **S\$36.45** (Disbursement) for vehicle no. **YP9221P** that was damaged pursuant to the accident which occurred on **01/03/2022** (date) along **FARRER FLYOVER TOWARDS THOMSON** (location) involving vehicle no/s **GBD1560Z**. This is pursuant to the inspection conducted on **02/03/2022** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **ANG BANG HENG** (the third party claimant") of vehicle no. **YP9221P** 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 **YP9221P** (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 28 (day) of 11 (month) 20 22 (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

6/10/2022

Attn: ASHER SNG  
Motor Claims Dept

## TAX INVOICE

Our Ref : YP9221P (1096) Your Ref :

Dear Sir,

VEHICLE # : YP9221P  
ACCIDENT INVOLVING : YP9221P & GBD1560Z ALONG FARRER FLYOVER TOWARDS THOMSON  
ON 1/3/22

COST OF REPAIR \$6,500.00 (As agreed)

COST OF REPAIR ADD GST 7% \$455.00

TOTAL \$6,955.00

Six Thousand Nine Hundred Fifty-Five 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)





RECORD MANAGEMENT CENTRE

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

9 Temasek Boulevard #42-01b, Singapore 038989

Email: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Reg No: M400017735

UEN: S66SS0020G

**TAX INVOICE**

RYDER AUTO PTE LTD - ANG KO  
TOON

**Invoice Number**  
GR-2022-000810

**Invoice Issue Date**  
02 Mar 2022

**Invoice Due Date**  
09 Mar 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	02/03/2022,01/03/2022,YP9221P,GBD1560Z	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 : 01 Mar 2022 / 14:22:19

Receipt Date/Time : 01 Mar 2022 / 14:22:11

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220301-002467

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - GBD1560Z As at 01 Mar 2022/11:48:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GBD1560Z Enquiry Fee 20220301142118738926	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.



**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Wednesday, 30 March 2022 9:56 PM  
**To:** taykiakoon@hotmail.com  
**Subject:** ACCIDENT INVOLVING GBD 1560Z AND YP 9221P ON 01/03/2022

**Our Ref: CC6/AIG22001922/Aea3**

30 March 2022

**TAY KIA KOON TRADING**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBD 1560Z AND YP 9221P ON 01/03/2022**

We refer to the above accident where we are acting for 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.

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 10 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.





Yours faithfully,

Asher Sng  
Case Handler  
DID: 6841 6051  
Email: [Ashersng@lkkauto.com](mailto:Ashersng@lkkauto.com)

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

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	01 Mar 2022 15:22	<b>Clm Dtl Modified</b>	Claimant's Name: -> ANG BANG HENG,.	[A] HOW MEI KWAN
2	01 Mar 2022 15:22	<b>Clm Veh Model Changed</b>	(204575) TOYOTA DYNA 150 3.0 D (M).	[A] HOW MEI KWAN
3	01 Mar 2022 15:22	<b>Clm Created</b>	Reg No: YP9221P. Acct Date: 2022/03/01. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). Workshop: Ryder Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	01 Mar 2022 15:22	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Mar 2022 15:22	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/03/10	[A] HOW MEI KWAN
6	01 Mar 2022 15:22	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Mar 2022 15:22	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	01 Mar 2022 15:22	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	01 Mar 2022 15:22	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	01 Mar 2022 15:22	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	02 Mar 2022 08:55	<b>Clm Dtl Modified</b>	Claimant's ID: -> SXXXX779A.	[A] HOW MEI KWAN
12	02 Mar 2022 08:55	<b>Clm Veh Model Changed</b>	(204575) -> (206594) MITSUBISHI CANTER 3.0 D FEB21ER4SDEN (M).	[A] HOW MEI KWAN
13	03 Mar 2022 09:06	<b>Clm Registration Modified</b>	Acct Time:00:00:00->12:00:00.	[I] AIG OneClaim Integration User
14	11 Oct 2022 16:43	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	11 Oct 2022 16:43	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	11 Oct 2022 16:43	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2018/07/24.	[A] JOANNE LEE KHANG MIN
17	11 Oct 2022 16:43	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
18	18 Oct 2022 10:23	<b>Adj Mandate Request</b>	Cur.Req:8391.45:Liability: 100% (BOLA 27) *Quantum: \$8,391.45 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
19	20 Oct 2022 16:31	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/03/10. Mandate Remarks: Subject to all docs in place Cost of Repair : \$6,955.00 Loss of Use : \$900.00 9 days @ S\$ 100/day LTA/ GIA Search Fee : \$36.45 Total : \$7,891.45	[I] Ler, Bernard-JQ
20	20 Oct 2022 16:31	<b>Adj Mandate Set</b>	Approved:7891.45:Subject to all docs in place Cost of Repair : \$6,955.00 Loss of Use : \$900.00 9 d ays @ S\$ 100/day LTA/ GIA Search Fee : \$36.45 Total : \$7,891.45	[I] Ler, Bernard-JQ

Date From     Date To     Audit Type  

### ACTIVITY

[30/03/2022 21:53] Asher Sng Rong Yi:  
Letter send to oi via email.  
[30/03/2022 21:53] Asher Sng Rong Yi:  
FILE REVIEW: 100% B:27 OID REAR ENDED TP



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
2770299	01 Mar 2022 15:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	YP9221P	GBD1560Z	11.00
2854571	11 Oct 2022 16:43:37	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	YP9221P	GBD1560Z	11.00