



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

TO: AIG INSURANCE
AIG Building
78 Shenton Way, Level 1
Singapore 079120

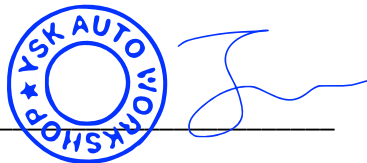
C/O: LKK Auto Consultants Pte Ltd
Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

LETTER OF DEMAND

Tax Invoice : 202209-0126
Date : 06/09/2022
Vehicle : GBA7288L
Make Model : TOYOTA DYNA, 2982cc
Accident Date : 15/03/2022 18:10 (SGT)
Accident Location: LORONG 6 TOA PAYOH, SINGAPORE

Particular	Amount
1. COST OF REPAIR	\$3,400.00
2. LOSS OF USE FOR 03 Days x @\$120.00 per day	\$ 360.00
3. Pre-Repair Inspection for 2 days x @\$120.00 per day	\$ 240.00
4. GIA/LTA SEARCH FEE	\$. 7.45

Singapore Dollars: Four Thousand Seven & Cents Forty-Five Only



YSK Auto Workshop

Total S\$: 4,007.45

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LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT 15/03/2022 @ 18:10 (SGT) INVOLVING GBA 7288L & SMQ 7141L
ALONG LOR 6 TOA PAJOH SINGAPORE

1. I/WE the registered owner of vehicle GBA 7288L hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided by **YSK AUTO WORKSHOP** during the period of repairs to my/our vehicle if applicable, my/our solicitor (To be appointed by **YSK AUTO WORKSHOP** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **YSK AUTO WORKSHOP** after deduction of their cost on a solicitor & client basis. I/WE undertake to co-operate fully with **YSK AUTO WORKSHOP** and/or my/our solicitor 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 indicentials incurred.
2. If the 3rd party claim is unsuccessful or partly successful as the case may be I/we hereby instruct and authorize **YSK AUTO WORKSHOP** 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 of in whole then I/WE undertake to pay **YSK AUTO WORKSHOP** the repair costs.
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 **YSK AUTO WORKSHOP** the difference in amount of the repair costs.
5. I/WE authorize **YSK AUTO WORKSHOP** to sign all discharge voucher/indemnity forms all necessary documents on my/our behalf in connection with the abovementioned claim.
6. I/WE also authorize **YSK AUTO WORKSHOP** to appoint such a firm of solicitor on my/our behalf as **YSK AUTO WORKSHOP** deem fit for the purpose of thrid party/own insurance claim.
7. I/WE also undertake not to accept any offer, settlement or monies from third insurer without first communicating with **YSK AUTO WORKSHOP** in writing. And also to inform **YSK AUTO WORKSHOP** and/or the solicitor appointed by **YSK AUTO WORKSHOP** on my/our behalf in the event the 3rd party insurer communicate with me/us directly by telephone or in writing.
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 **YSK AUTO WORKSHOP** or bank into my/our account and re-issue the cheque amount to **YSK AUTO WORKSHOP**.



DATE THIS 16 DAY OF 03 20 22

Signature of Owner

(Company's stamp – if any)

Signature of Witness

Name of Witness: JANET TAN

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

“We/I, **YSK AUTO WORKSHOP** (“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\$3,400.00** (Repair Cost), **S\$300.00** (Loss of Use/Rental), **S\$7.45** (Disbursement) for vehicle no. **GBA 7288L** that was damaged pursuant to the accident which occurred on **15/03/2022** (date) along **LOR 5 TOA PAYOH** (location) involving vehicle no/s **SMQ 7141L**. This is pursuant to the inspection conducted on **17/03/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **SENG FATT PLUMBING & SANITARY SERVICE** (the third party claimant”) of vehicle no. **GBA 7288L** 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 **GBA 7288L** (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 04 (day) of 03 (month) 2023 (year)


Signed by appointed surveyor


Signed by “the workshop” (with chop)



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

TO: AIG INSURANCE
AIG Building
78 Shenton Way, Level 1
Singapore 079120

C/O: LKK Auto Consultants Pte Ltd
Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

REPAIR BILL

Tax Invoice : 202209-0126
Date : 06/09/2022
Vehicle : GBA7288L
Make Model : TOYOTA DYNA, 2982cc
Accident Date : 15/03/2022 18:10 (SGT)
Accident Location: LORONG 6 TOA PAYOH, SINGAPORE

<u>Particular</u>	<u>Amount</u>
COST OF REPAIR	\$3,400.00
	Total S\$: 3,400.00
	=====

SAY TOTAL SINGAPORE DOLLARS: THREE THOUSAND FOUR HUNDRED ONLY.

YSK Auto Workshop



Invoice

SENG FATT PLUMBING & SANITARY SERVICE

Invoice No : GPLIN0002676

Invoice Date : 19/3/2022

Due Date : 19/3/2022

VHA No : 3012

Referral ID : Y011

Description :	Amount
Rental for 3 Day/s @ \$120 per Day \$	360.00

Vehicle No : GBH4313E

Vehicle Description : Toyota Dyna 150 5MT

Rental Period : 16/03/2022 to 19/03/2022

Total Amount Payable : \$ 360.00

GOOD WAY RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807



VHA No: 3012

Invoice No: GPLIN 2676

Hirer's Vehicle No:

UEN: 201505120D

VEHICLE RENTAL AGREEMENT


HIRER'S PARTICULARS		Vehicle No: GBH4313E Replace Veh No: GBA7-881	
Name: (as in I/C) SENG FATT PLUMBING & SANITARY SERVICE		Mileage Out: 77689	Mileage Out:
NRIC / FIN No: 258285/00A		Make & Model: TOYOTA DYNA	Auto / Manual
Address (Res):		Out : Date 16/3/22	Time: 18:10
Name & Address of Employer:		HIRE / PERIOD EXPIRY	Time:
Occupation:	Driving Exp:	NON-WAIVER EXCESS=\$ 2000/-	
Singapore Driving Licence No:		CHARGES	
Issue Date:	Date of Birth:	Daily 3 @\$ 120 per day	\$360 -
Tel: (O) (R) HP: 63823370		Weekly @\$ per week	
ADDITIONAL DRIVER'S PARTICULARS		Monthly @\$ per month	
Name: (as in I/C) MUTHAIYA VELMURUGAN		Hours @\$ per hour	
NRIC / FIN No: 68265467X		Extension @\$	
Address (Res): 492 SIMS AVE #02-00		Delivery/Collection Service	
Occupation: DRIVER	Driving Exp: 7Y 7M	SUB-TOTAL \$	
Singapore Driving Licence No:	16/08/89	PETROL LEVEL	
Issue Date:	Date of Birth: 16/8/89	Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
Tel: (O) (R) H/P: 90980949		In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
VEHICLE CHECK LIST		Fuel	
INDICATE: D - DENTS A - ACCIDENTS S - SCRATCHES		Traffic / Parking Fines	
		TOTAL CHARGES \$	
MISSING / FAULTY ACCESSORIES / PARTS		Hirer's Signature 	
REMARKS:		Additional Driver's Signature	

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given GOOD WAY RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

- VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY GOOD WAY RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO GOOD WAY RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
19/3/22	12:15	77789			

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 16 Mar 2022 / 17:53:37

Receipt Date/Time : 16 Mar 2022 / 17:53:32

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220316-003528

Previous Receipt No. :

GBA7288L

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SMQ7141L As at 15 Mar 2022/18:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMQ7141L Enquiry Fee 20220316175159436092	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				
	542550XXXXXX2423	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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 2 November 2022 2:42 PM
To: PIERRESOON@HOTMAIL.COM
Subject: ACCIDENT INVOLVING SMQ7141L(AIG) AND GBA7288L AT/ALONG TOA PAYOH LORONG 6 ON 15/03/2022

SOON AH SOON

[By Email Only]

Driver: SOON JING WEI PIERRE

Dear Sir/Madam,

You Ref: SMQ7141L

Our Ref: CC6/AIG22002552/Aga3

ACCIDENT INVOLVING SMQ7141L(AIG) AND GBA7288L AT/ALONG TOA PAYOH LORONG 6 ON 15/03/2022

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 third party claim from GBA7288L against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	19 Mar 2022 23:44	Clm Dtl Modified	Claimant's Name: -> SENG FATT PLUMBING & SANITARY SERVICE. Claimant's ID: -> 258 28500A.	[A] HOW MEI KWAN
2	19 Mar 2022 23:44	Clm Veh Model Changed	(204479) TOYOTA DYNA 150 3.0 D (M).	[A] HOW MEI KWAN
3	19 Mar 2022 23:44	Clm Created	Reg No: GBA7288L. Acct Date: 2022/03/15. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Ysk Auto Workshop (HQ)	[A] HOW MEI KWAN
4	19 Mar 2022 23:44	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	19 Mar 2022 23:44	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/03/29	[A] HOW MEI KWAN
6	19 Mar 2022 23:44	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	19 Mar 2022 23:44	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	19 Mar 2022 23:44	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	19 Mar 2022 23:45	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	19 Mar 2022 23:45	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	21 Sep 2022 23:03	Video Downloaded	Downloaded Video - Accident	[A] ADRIAN LING
12	16 Nov 2022 08:57	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	16 Nov 2022 08:57	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	16 Nov 2022 08:57	Clm Dtl Modified	JPJ Reg. Date: -> 2007/11/29.	[A] JOANNE LEE KHANG MIN
15	16 Nov 2022 08:57	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	19 Nov 2022 21:44	Adj Mandate Request	Cur.Req:3767.45:Liability: 100%(BOLA 27) *Quantum: \$3,767.45 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
17	28 Nov 2022 14:28	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/03/29	[I] Lee, Ming-Yao
18	28 Nov 2022 14:29	Adj Mandate Set	Approved:3767.45.	[I] Lee, Ming-Yao
19	28 Nov 2022 14:29	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/03/29. Mandate Remarks: to offer LOU from 100/day	[I] Lee, Ming-Yao
20	28 Nov 2022 14:29	Adj Mandate Set	Approved:3707.45:to offer LOU from 100/day	[I] Lee, Ming-Yao

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
2775425	21 Mar 2022 16:27:37	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBA7288L	SMQ7141L	11.00
2869447	16 Nov 2022 08:57:08	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBA7288L	SMQ7141L	11.00

