

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

4/10/2022

Attn: HSIAO TONG
Motor Claims Dept

LETTER OF DEMAND

Our Ref : CB7045D (1116) Your Ref : -

Dear Sir,

VEHICLE # : CB7045D
ACCIDENT INVOLVING : CB7045D & GY3483E ALONG KJE TOWARDS PIE ON 31/3/22

COST OF REPAIR	\$2,900.00	(As agreed)
LOSS OF USE	\$1,080.00	{4 work days + 2 weekends} x \$180
LTA & GIA SEARCH	\$38.45	

COST OF REPAIR ADD GST 7% \$203.00

TOTAL \$4,221.45

Four Thousand Two Hundred Twenty-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)



11/6

LETTER OF AUTHORISATION

To: Ryder Auto Pte Ltd

Re: ACCIDENT ON 31/3/2022 INVOLVING CB7045D GY3483E

ALONG / AT

KJE TOWARDS PIE

I/We SKY ISLAND TRANSPORT & TRADING PTE LTD (NRIC No. 201700039E)

of 140 HILLVIEW AVENUE #08-13 THE LANAI S(669600)

1. The owner of motor vehicle no. CB7045D 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 31/3/2022

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\$3,103.00 (Repair Cost), S\$600.00 (Loss of Use/Rental), S\$38.45 (Disbursement) for vehicle no. CB7045D that was damaged pursuant to the accident which occurred on 31/03/2022 (date) along KJE TOWARDS PIE (location) involving vehicle no/s GY3483E. This is pursuant to the inspection conducted on 31/03/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner SKY ISLAND TRANSPORT & TRADING PTE LTD (the third party claimant") of vehicle no. CB7045D 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 CB7045D (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 16 (day) of 11 (month) 20 22 (year)


LKP

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

4/10/2022

Attn: HSIAO TONG
Motor Claims Dept

TAX INVOICE

Our Ref : CB7045D (1116) Your Ref : -

Dear Sir,

VEHICLE # : CB7045D
ACCIDENT INVOLVING : CB7045D & GY3483E ALONG KJE TOWARDS PIE ON 31/3/22

COST OF REPAIR \$2,900.00 (As agreed)

COST OF REPAIR ADD GST 7% \$203.00

TOTAL \$3,103.00

Three Thousand One Hundred Three 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)



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 31 Mar 2022 / 09:24:27

Receipt Date/Time : 31 Mar 2022 / 09:24:26

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220331-000505

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - GY3483E As at 31 Mar 2022/09:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GY3483E Enquiry Fee 20220331092405126880	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				
fdgkdq7d			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 - YU KAIGUO

Invoice Number

GR-2022-001264

Invoice Issue Date

04 Apr 2022

Invoice Due Date

11 Apr 2022

Total Amount (\$\$) 28.97
Total GST 7.00% (\$\$) 2.03
Total Amount Incl. of GST (\$\$) 31.00

Bill Type	Reference	Amount (\$\$)	GST 7.00% (\$\$)	Amount Incl. of GST (\$\$)
Sale of Accident Report - Publ	01/04/2022,31/03/2022,CB7045D,GY3483E	28.97	2.03	31.00
		Total Amount (\$\$)		28.97
		Total GST 7.00% (\$\$)		2.03
		Total Amount Incl. of GST (\$\$)		31.00

This is a computer generated document.

No signature is required.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 4 April 2022 11:46 AM
To: HARFORD@SINGNET.COM.SG
Subject: Claim Notification - ACCIDENT INVOLVING GY 3483E(AIG) AND CB 7045D AT/ALONG KJE TOWARDS PIE ON 31/03/2022

04 April 2022

M/s HARFORD ENGINEERING PTE LTD
Driver: KANNAPIRAN MANIKANDAN

[By Email Only]

Dear Sir/Madam,

You Ref: GY3483E

Our Ref: CC6/AIG22002997/pa3

ACCIDENT INVOLVING GY 3483E(AIG) AND CB 7045D AT/ALONG KJE TOWARDS PIE ON 31/03/2022

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 a claim from CB7045D 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 as it is a head-to-rear collision. 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	31 Mar 2022 15:57	Clm Dtl Modified	Claimant's Name: -> SKY ISLAND TRANSPORT &TRADING PTE LTD,. Claimant's ID: -> 52823444K.	[A] HOW MEI KWAN
2	31 Mar 2022 15:57	Clm Veh Model Changed	(203229) MITSUBISHI FUSO 11.1 D FV418P (M).	[A] HOW MEI KWAN
3	31 Mar 2022 15:57	Clm Created	Reg No: CB7045D. Acct Date: 2022/03/31. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Ryder Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	31 Mar 2022 15:57	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	31 Mar 2022 15:57	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/04/11	[A] HOW MEI KWAN
6	31 Mar 2022 15:57	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	31 Mar 2022 15:57	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	31 Mar 2022 15:57	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	31 Mar 2022 15:58	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	31 Mar 2022 15:58	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	01 Apr 2022 11:36	Clm Registration Modified	Acct Time:00:00:00->08:22:00.	[I] AIG OneClaim Integration User
12	01 Apr 2022 16:23	Clm Registration Modified	Acct Time:08:22:00->08:00:00. Pol No:0100508151-17->0100508151.	[I] Mohdsalim, Mohamadammarramdzan
13	11 Oct 2022 14:44	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	11 Oct 2022 14:44	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	11 Oct 2022 14:44	Clm Dtl Modified	JPJ Reg. Date: -> 2012/12/14.	[A] JOANNE LEE KHANG MIN
16	11 Oct 2022 14:44	Clm Details Notified		[A] JOANNE LEE KHANG MIN
17	18 Oct 2022 09:42	Adj Mandate Request	Cur.Req:4018.45:Liability: 100% (BOLA 27) *Quantum: \$4,018.45 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
18	18 Oct 2022 11:20	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/04/11. Mandate Remarks: Subj to all docs/billings verified in order, SAB from: \$3498.45-3738.45 (All-in). LOU days: 4-5days.	[I] Tan, Bennie-WZ
19	18 Oct 2022 11:20	Adj Mandate Set	Approved:3738.45:Subj to all docs/billings verified in order, SAB from: \$3498.45-3738.45 (All-in). LOU days: 4-5days.	[I] Tan, Bennie-WZ

Date From    Date To    Audit Type 

ACTIVITY

[04/04/2022 11:46] CHEW HSIAO TONG:
100% B27

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
2778832	31 Mar 2022	TP Case	Motor	LKK Auto	AIG Asia	CB7045D	GY3483E	11.00

	16:06:01	(Insurer)		Consultants Pte Ltd	Pacific Insurance Pte. Ltd. (Express)			
2854449	11 Oct 2022 14:44:42	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	CB7045D	GY3483E	11.00