Address: 1 Defu Lane 6 Singapore 539365

Tel: 6858 5151

Our Ref : TP002042022 Date : 24.05.2022

Your Ref: SMX2267D

M/s AIG Asia Pacific Insurance Pte Ltd c/o LKK

Attn: Motor Claims Department

Without Prejudice Save As To Costs

Dear Sir/Madam

ACCIDENT INVOLVING SJN9967J & SMX2267D ON 01.04.2022

We refer to the above accident.

It appears that your insured is the proximate cause of the accident.

We herewith enclose the relevant supporting documents to substantiate our client's property damage claim as our client has authorized us to quantify, to act and to reach settlement on behalf.

- ✓ Original Tax-invoice number TP0422/001
- ✓ Original Rental invoice number INV22/512/TL
- √ Vehicle search result
- ✓ Towing Cash Sale number 215158
- ✓ Authorization to Act

The quantification of our client's property damage claim is as follows: -

a)	Cost of repair (inclusive GST)	\$:	2,514.50
b)	Vehicle Search fees	\$	2.00
c)	Rental fees	\$	428.00
d)	Towing fees	\$	50.00
d)	Admin fee	\$	100.00
	Total	\$	3,094.50

^{*} Owner / Driver's injury and other losses exclude in this claim.

Please acknowledge receipt of this Letter of Demand within fourteen (14) days.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully

Email: wendy.tan@tlmotor.com.sg

AUTHORIZATION TO ACT

I/We, Mohammad Firdaus Bin Nor Halis ("the third party claimant") of
I/We, Mohammad Firdaus Bin Nor Halis ("the third party claimant") of 314 324 Ub: Are 1 \$105-543 5400324 (address), owner of SJN9967J
(vehicle no.) hereby authorize Ton Lin Motor Pte Ltd ("the workshop") to act
for me/us with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for
my vehicle no. \$\(\sigma_1\q_675 \) that was damaged pursuant to the accident which occurred on
01/04/2021 (date) along PIE (Changi) after Ton Payor Lorong 2 Ext (location)
involving vehicle no/s SMX 3367 O("the accident").
I/We further authorize the workshop to settle my/our above mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive payment further to settlement of my/our
claim with payment cheque/s being made in favour of the workshop.
I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a
without prejudice and without admission of liability basis insofar as the driver/owner/insurers of
the other vehicle/s is concerned.
Dated this (day) of (month) 20 (year)

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

Signed by "the third party claimant" (with chop if applicable)

Signed by "the workshop" (with chop)

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

"We/I, <u>TAN LIM MOTOR PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO</u> <u>CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$2,514.50</u>(Repair Cost), <u>S\$428.00</u> (Loss of <u>Use/Rental</u>), <u>S\$52.00</u> (Disbursement) for vehicle no. <u>SJN 9967J</u> that was damaged pursuant to the accident which occurred on <u>01/04/2022</u> (date) along <u>PIE (CHANGI) AFTER TOA PAYOH LORONG 2 EXIT</u> (location) involving vehicle no/s <u>SMX 2267D</u>. This is pursuant to the inspection conducted on <u>04/04/2022</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner MOHAMMAD FIRDAUS BIN NOR HALIS (the third party claimant") of vehicle no. SJN 9967J 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 <u>SJN 9967J</u> (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 _____ (day) of _____ June ___ (month) 20 ____ (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

TAX-INVOICE NUMBER: TP0422/001



(Please quote our reference number TP002042022 for payment)

Mohammad Firdaus Bin Nor Halis

Date: 19/04/2022

Vehicle No:

SJN9967J

Model:

TOYOTA COROLLA ALTIS

Description

Amount

To lump sum repair as recommended by surveyor.

\$2,350.00

All overdue account above 30 days will be charged at an interest 1.5% per month.

No official receipt will be issued.

Add 7% GST

Total

\$2,350.00

\$2,350.00

\$164.50



Tan Lim Motor Pte Ltd

Citi-Lux Pte Ltd

1 Defu Lane 6 Singapore 539365

Tel: 6100 0328

finance@citilux.com.sg

www.citilux.com.sg

GST Registration No.: 201026049G Company Registration No.: 201026049G



Invoice To

Mr Mohammad Firdaus Bin Nor Halis c/o M/s Tan Lim Motor Pte Ltd Block 324 Ubi Avenue 1 #05-543 Singapore 400324

Tax Invoice

Invoice No:

INV22/512/TL

Invoice Date:

06/04/2022

Description		Amount	
Rented Vehicle : SJK626T - Toyota Altis 1.6A Rental from 02/04/2022 to 06/04/2022 4 days @ \$100.00 per day		\$	400.00
	Sub-total	\$	400.00
MAIN	7% GST	\$	28.00
3 0 APR 2022	Total	\$	428.00
BY: U0B190542			

No official receipt will be issued. This is a computer generated document. No signature is required.



Citi-Lux Pte Ltd c/o 1 Defu Lane 6 Singapore 539365

GST /UEN No : 201026049G

RENTAL AGREEMENT REFERENCE: CTL00 726 /22 Date:
Vehicle Details Registration No.: STK 676 T Make / Model / Capacity: Toyota KHTS 1.64
Hirer Details Name: Mohammad Firdaus Bin Ner Halis NRIC/Fin/UEN No.: S84 29603 A Contact Name: Tel (H/O): H/P 9007/743
1st Driver Details Name:
Additional Driver Details
Name: NRIC/Fin No.:
Address:
Tel (H/O): (H/P):
Important Notes The hirer/drivers acknowledge of a \$2000.00 / \$3500.00 / \$5000.00 (Young drivers / Elderly drivers) collision damage excess per accident applies. Rental Vehicle is strictly for Singapore use only and may driven out of Singapore with prior consent of the owner with an additional excess of \$3000.00 collision damage excess per accident applies. In the event of breakdown / accident, the hirer/driver must immediately call 98303886 to notify us.
Young drivers below 25 years of age, less than 2 years driving experience Elderly drivers above 70 years of age

Rental period from $03.04.7031@090000000000000000000000000000000000$
Rental charges S\$p/day for day/s
Deposit collect S\$
Total rental charges S\$ include GST
/ WE HAVE READ & AGREED TO THE ABOVE SCHEDULE AND THE TERMS & CONDITIONS OF THIS AGREEMENT & CERTIFY THE ABOVE INFORMATION PROVIDED TO BE TRUE AND CORRECT.
notate mother CITI-KUX PTE LTD
Hirer's Signature & Co Stamp) (Driver's Signature) (Representative of Citi-Lux)

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SMX2267D

Date of Accident

01/04/2022 苗

Reset

% RESULT & RECEIPT

TP Insurer Enquiry Insurance ______ AIG Asia Pacific Insurance Pte.... Period of Insurance ______ 31/12/2021 - 30/12/2022 Requested By _____ William Lam (TAN LIM MOTOR ... Requested Date ______ 02/04/2022 09:55

Payment details

Request Amount: **\$\$1.87** GST Amount: **\$\$0.13**

Total Amount Due (GST Inclusive): **\$\$2**

General Insurance Association

Records Management Centre GST Registration No: **M400017735** 47 Jalan Pemimpin Halcyon 2 #C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: http://www.gaoexpresstowing.sg

215158

No.

BY:

other misdemeanour to your vehicle whilst being towed.

CASH SALE/WORK ORDER Date: 審號 TLM Messrs: Jump Start/Changing of battery SUN 9967J 車型 Model No:_ 車號 Tyre Replacement Vehicle No: Accident/Breakdown 時間(日/夜 Multi/Basement Time (day/night): Contact No: With Load/Cargo Box 由 Stadium King Dolly Location: DEFU Transport Charge 到 To: Low Body Kit 其他 Door Opening Service Cash S: Others: Crane Up/Winch Out 經手人 Ament 7837 Tow Truck Collect Doc/Key Driver Name: Authorised By: Repo 注意本公司對所拖之車輛,在進行中如有任何損失或破壞,一概由車主自行負責。 Woodlands and Tuas Checkpoint Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 21 April 2022 4:24 PM

To: edisontka@hotmail.com

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING SMX 2267D AND SJN 9967J ON 01/04/2022 15:50

ALONG/AT PIE (CHANGI) AFTER TOA PAYOH LORONG 2 EXIT

Dear Sirs,

For an update, we have received a copy of your accident report.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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 |

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

S(408933)

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, 6 April 2022 10:11 AM

To: edisontka@hotmail.com

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: ACCIDENT INVOLVING SMX 2267D AND SJN 9967J ON 01/04/2022 15:50 ALONG/AT PIE (CHANGI) AFTER

TOA PAYOH LORONG 2 EXIT

Our Ref: CC6/AIG22003063/Upa3

AIG Ref: 7090303986SG

06 April, 2022

Toh Koon Aik (Zhuo Qinyi)

265B PUNGGOL WAY #07-334 SINGAPORE 822265

Dear Sirs,

ACCIDENT INVOLVING SMX 2267D AND SJN 9967J ON 01/04/2022 15:50 ALONG/AT PIE (CHANGI) AFTER TOA PAYOH LORONG 2 EXIT

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD-PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Hsiao Tong Claims

Tel: 6742 3197 Fax: 6741 4108

Email: chewht@lkkauto.com

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Claim Audit

- /	UDIT T	RAIL		
No.	On	Audit	Remarks	Ву
	04 Apr 2022 10:01	Clm Dtl Modified	Claimant's Name: -> Mohammad Firdaus Bin Nor Halis. Claimant's ID: -> SXXXX603A.	[A] HOW MEI KWAN
2	04 Apr 2022 10:01	Clm Veh Model Changed	(205855) TOYOTA COROLLA ALTIS 1.6 (A).	[A] HOW MEI KWAN
3	04 Apr 2022 10:01	Clm Created	Reg No: SJN9967J. Acct Date: 2022/04/01. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Tan Lim Motor Pte Ltd (Defu)	[A] HOW MEI KWAN
	04 Apr 2022 10:01	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	2022 10:01	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/04/13	[A] HOW MEI KWAN
	04 Apr 2022 10:01	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	04 Apr 2022 10:01		[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	04 Apr 2022 10:01	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	10:01		(19):Fastlane.	[A] HOW MEI KWAN
	04 Apr 2022 10:01	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	06 Apr 2022 16:59	Video Downloaded	Downloaded SJN9967J FRONT VIDEO	[I] Goh, Jeremy-CX
12	06 Apr 2022 17:00	Video Downloaded	Downloaded SJN9967J REAR VIDEO	[I] Goh, Jeremy-CX
13	13 Apr 2022 13:09	Video Downloaded	Downloaded SJN9967J REAR VIDEO	[I] Tee, Chee- Wah
14	13 Apr 2022 13:09	Video Downloaded	Downloaded SJN9967J FRONT VIDEO	[I] Tee, Chee- Wah
15	14 Apr 2022 09:00		Acct Time:16:00:00->15:50:00. Pol No:2070172467->2070172467-01.	[I] AIG OneClaim Integration User
16	24 May 2022 08:30	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	24 May 2022 08:30	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
18	24 May 2022 08:30	Clm Dtl Modified	JPJ Reg. Date: -> 2009/03/09.	[A] JOANNE LEE KHANG MIN
19	24 May 2022 08:30	Clm Details Notified		[A] JOANNE LEE KHANG MIN
20	26 May 2022 11:21	Adj Mandate Request	Cur.Req:2994.50:Liability: $100\%(B27)$ *Quantum: (a)CORw/GST: \$2,514.50 + (b)LORw/GST(4days x \$100.00): \$428.00 + (c)Search fee: \$2.00 +(d)Towing:\$50 = Total: \$2,994.50 *4 recommendation re pair days *For your approval please.	[A] CHEW HSIAO TONG
21	2022	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date: $2022/04/13$. Mandate Remarks: mandate approved. any justification for the towing?	[I] Goh, Jeremy-CX
22	27 May 2022 14:35	Adj Mandate Set	Approved:2944.50:mandate approved. any justification for the towing?	[I] Goh, Jeremy-CX
23	31 May 2022 10:33	Adj Mandate Request	Cur.Req:2994.50:any justification for the towing? - Kindly refer to my email dated $31/05/22$ in Merime n. For your approval please.	[A] CHEW HSIAO TONG
24	2022 10:45	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date: $2022/04/13$. Mandate Remarks: mandate approved. noted that Towin g was done from close to the accident scene to workshop	[I] Goh, Jeremy-CX
25	31 May 2022 10:45	Adj Mandate Set	Approved:2994.50:mandate approved. noted that Towing was done from close to the accident scene to workshop	[I] Goh, Jeremy-CX

ACTIVITY

[21/04/2022 16:24] CHEW HSIAO TONG: 100% B27

[08/04/2022 14:00] CHEW HSIAO TONG: called OI Mr Tan. Confirm accident. Advised him to lodge the accident report and submit all the scene photos/video(if available) for insurance to act on it. He noted.
[06/04/2022 10:10] HOW MEI KWAN:
OINR - TO SEND 1ST LETTER (VIA EMAIL ONLY)

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
2779885	04 Apr 2022 10:06:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJN9967J	SMX2267D	11.00
2780633	05 Apr 2022 17:50:18	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SJN9967J	CHEW HSIAO TONG	xx.xx
2780634	05 Apr 2022 17:50:23	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SJN9967J	CHEW HSIAO TONG	xx.xx
2795520	24 May 2022 08:30:07	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJN9967J	SMX2267D	11.00