

DATE OF ISSUE OF IOD: 31 MAR 22

IOD NO: CY 22/MID21238/070716/0012

TO: HSIAO TONG & JASLIN / 6256 3561

LKK AUTO CONSULTANTS PTE LTD

Instrument of demand to engage the services of an insurance Claims Adjuster (Period  
Contract No: (DEF000ETT21000043)

UNIT/ HUB	DATE OF ACCIDENT	MID & CIVILIAN INFORMATION			REMARK
3 TPT BN/CHANGI NODE	07/07/16 2100HRS	VEH NO	CIVILIAN	MILITARY	ACCIDENT INVOLVING MILITARY VEHICLE MID 21238 AND CIVILIAN VEHICLE SDE 2200C ON 07 JULY 2016 AT AROUND 2100 HRS ALONG LOYANG AVENUE.
			SDE 2200C	MID 21238	
		DRIVER NRIC	SXXXX105A	SXXXX932J	
		DRIVER NAME	WONG SHI HENG	LCP LOW JON HON	
		DAMAGE TO VEHICLE	Y	N	

Requesting Officer

DATE: \_\_\_\_\_

OA: \_\_\_\_\_

GRA: \_\_\_\_\_

**(SIGNATURE)**

MAJ EDWIN KANG  
HD Traffic Accident Investigation  
& Education Sect  
HQ Transport

**FOR INFO:**

## **DISCHARGE VOUCHER AND INDEMNITY**

Claimant Ref: 1845724197SG

IOD No: CY 22/MID21238/070716/0012

I / We, the undersigned **AIG ASIA PACIFIC INSURANCE PTE LTD** DO HEREBY AGREE to accept the offer by the Government of the Republic of Singapore (hereinafter referred to as the "Government") for the sum of **SGD ONE THOUSAND FIVE HUNDRED FIFTY ONE AND CENTS ONE ONLY (\$\$1,551.01)** in full and final settlement of all claims (TCA Recovery Claim - Excluding Injury Claim) howsoever arising out of or in connection with the damages caused to my vehicle no. **SDE2200C**, in an accident involving Govt, vehicle no. **MID21238** on **07/07/2016**.

**I hereby authorize you to make payment in favour of AIG ASIA PACIFIC INSURANCE PTE LTD.**

I agree that the payment is made without any admission of liability on the part of the Government or any agent or servant of the Government, I declare that I have no further claim whatsoever against the Government or any agent or servant of the Government in respect of the abovementioned incident and hereby give the Government a full and final discharge in respect of any liability or liabilities (Excluding Injury Claim) which may arise out of the aforesaid accident.

I also declare that I am the person entitled to receive the above compensation and hereby undertake to indemnify the Government against any claim made or which may be made by any person in connection with this matter.

Date: 07 April 2022

Signature of Claimant (with company stamp if applicable): Shahzlan Laili

Name of Claimant: Shahzlan Laili

If the Claimant is a Company or Firm, Name and Designation  
Of the person signing on behalf of the Company or Firm.

Signature of Witness: Loo Tong Shing

Name and Designation of Witness: Loo, Tong Shing, Senior Recovery Representative





AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building, 78 Shenton Way  
#09-16  
Singapore 079120

T: (65) 6419 3000  
[www.aig.sg](http://www.aig.sg)

### **AIG ASIA PACIFIC INSURANCE PTE LTD**

Please be informed that our bank details for all incoming remittances are as follows:

**1 For SGD and any other currencies remittance:**

Bank: Address: Citibank NA Singapore  
Address : 8 Marina View  
#16-01 Asia Square Tower 1  
**Account Name : AIG Asia Pacific Insurance Pte Ltd**  
Account No : 0-010261-104  
Swift Code: CITISGSG

Email Address: [GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) /  
[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)

Our Ref No : 1845724197SG



Settlement amount : \$1,551.01

Please quote the policy no when remitting payment. Thank You

## Hsiao Tong (LKKAUTO)

---

**From:** AIGSS Claims Recovery <GRS-ExpressRecovery@aig.com>  
**Sent:** Friday, 8 April 2022 4:51 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Laili, Shahzlan; Dally Amri, Mimi Zarina; Khoo, Kay-Eng; Bryan Ang (LKKAUTO); AIGSS Claims Recovery  
**Subject:** RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]  
**Attachments:** AIG BANK DETAILS 1845724197SG.pdf; DV\_SDE2200C.pdf

++

Resent.

Thank you

Loo Tong Shing  
AIG

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Friday, April 8, 2022 4:47 PM  
**To:** AIGSS Claims Recovery <GRS-ExpressRecovery@aig.com>  
**Cc:** Laili, Shahzlan <Shahzlan.Laili@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>; Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>  
**Subject:** [EXTERNAL] RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

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Without Prejudice

Dear Tong Shing,

No attachment, pls resend.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

---

From: AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>  
Sent: Friday, 8 April 2022 3:59 PM  
To: Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
Cc: Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>; Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>  
Subject: RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

Without Prejudice

Hi Hsiao Tong,

We hereby return our signed DV for 1845724197SG with the amount of \$1,551.01.

Please quote 1845724197SG as our ref number when remitting payment to us.

Thank you.

Sincerely,

Tong Shing

**LOO TONG SHING**  
**AIG**

Senior Recovery Representative – Claims Recovery  
Claims | AIG Asia Pacific Insurance Pte. Ltd.  
78 Shenton Way #10-16 Singapore 079120  
Tel 65-68307871  
[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.sg](http://www.aig.sg)

---

From: Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
Sent: Wednesday, April 6, 2022 11:17 AM  
To: AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>  
Cc: Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>; Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
Subject: [EXTERNAL] RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

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**Without Prejudice**

Dear Sirs/Mdm,

Thank you for your acceptance.

Please duly sign the **documents** enclosed and return to us (LKK) for our necessary action.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

---

From: AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

Sent: Wednesday, 6 April 2022 9:33 AM

To: Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

Cc: Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>; Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

Subject: RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

Without Prejudice

Hi Hsiao Tong,

We agreed to close this case at \$\$ 1,551.01, please let us have your offer letter at the soonest.

Thank you.

Sincerely,

Tong Shing

**LOO TONG SHING**

**AIG**

Senior Recovery Representative – Claims Recovery

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #10-16 Singapore 079120

Tel 65-68307871

[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.sg](http://www.aig.sg)

---

From: Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

Sent: Tuesday, April 5, 2022 9:46 AM

To: Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>

Cc: Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>

Subject: [EXTERNAL] RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

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Without Prejudice

Dear Mr Khoo,

Apologised for late response.

We are of the view that TCA is applicable and we are prepared to settle as follows: -

	Amount
Cost of Repair to SDE2200C (TP)	\$ 3,102.02
<b>TCA reimbursement to AIG @ 50%</b>	<b>\$ 1,551.01</b>

Please confirm.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

---

From: Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>

Sent: Monday, 28 March 2022 4:23 PM

To: Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

Cc: Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>

Subject: RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

Hi Hsiao Tong,

Appreciate if you can update us on the matter, thanks!

**Khoo Kay Eng**

Manager – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1026  
[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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IMPORTANT NOTICE:

## Hsiao Tong (LKKAUTO)

---

**From:** HO AIK SENG, DENNIS <HO\_Aik\_Seng\_Dennis@defence.gov.sg>  
**Sent:** Monday, 4 April 2022 6:22 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** RISHABH RADHAKRISHNAN; Olivia Lau (LKKAUTO); EDWIN KANG WEE HUAT  
**Subject:** Re: MID21238 & SDE2200C// DOA: 07/07/2016 // IOD: CY 22/MID21238/070716/0012

Hi Hisao Tong,

On behalf of Maj Edwin. He is appraised on this case and he has signed the IOD for MID 21238.

In view of such cases related to excess claim, he also mentioned will be as per last meeting minutes update.

Thank you and please process on the case for MID 21238.

Regards,

2WO DENNIS HO

TA INVESTIGATION WO

HQ TPT/ SAFETY BR (ARMY)

63074511

91763064

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Monday, 4 April 2022 3:19 PM  
**To:** EDWIN KANG WEE HUAT  
**Cc:** HO AIK SENG, DENNIS; RISHABH RADHAKRISHNAN; Olivia Lau (LKKAUTO)  
**Subject:** RE: MID21238 & SDE2200C// DOA: 07/07/2016 // IOD: CY 22/MID21238/070716/0012

Dear Maj Edwin,

We refer to the above matter.

Based on our record, we did not settle repair cost with third party claimant.

We would like to seek your approval to reopen the case and proceed with TCA settlement with AIG as below computation: -

	Amount
Cost of Repair to SDE2200C (TP)	\$ 3,102.02

<b>TCA reimbursement to AIG @ 50%</b>	<b>\$ 1,551.01</b>
---------------------------------------	--------------------

Kindly let us have your instruction.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 11 February 2022 10:58 AM

**To:** HO AIK SENG, DENNIS <HO\_Aik\_Seng\_Dennis@defence.gov.sg>

**Cc:** Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

**Subject:** MID21238 & SDE2200C// DOA: 07/07/2016 // IOD: FY16/17/0030

Dear Dennis,

As per our tele-conversation few days ago, we would like to seek approval to reopen this case for further handling.

On 10 April 2017, we have concluded settlement (uninsured losses claim) with M/s Cycle & Carriage Industries Pte Ltd acting for the civilian. However we did not receive subrogation claim(repair cost) from the civilian insurer. As such, Army approved to temporary close file on 17 July 2017.

Now, we have received subrogation claim(repair cost) from civilian insurer, M/s AIG Asia Pacific Insurance Pte Ltd. Attached here with the following documents for your easy reference.

We have reviewed the matter and we are of the view that TCA is applicable as third party policy coverage is under Comprehensive with \$800 Excess.

We would like to seek your approval to reopen the case and proceed with TCA settlement with AIG as below computation: -

	Amount
Cost of Repair to SDE2200C (TP)	\$ 3,102.02
<b>TCA reimbursement to AIG @ 50%</b>	<b>\$ 1,551.01</b>

Kindly let us have your instruction.

***"Wishing You Happiness & Prosperity Chinese New Year 2022"***

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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## Hsiao Tong (LKKAuto)

---

**From:** Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>  
**Sent:** Tuesday, 4 January 2022 10:08 AM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Laili, Shahzlan; AIGSS Claims Recovery  
**Subject:** AIGencrypt: RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]  
**Attachments:** Insurer Report.pdf; LOD.PDF; Tax Invoice & DV.pdf; GIA REPORT.pdf

Dear Hsiao Tong

Attached all the necessary documents for your perusal.

Thank you.

Sincerely,

**Mimi Zarina**  
**AIG**

Senior Recovery Representative – Claims Recovery  
Claims | AIG Asia Pacific Insurance Pte. Ltd.  
78 Shenton Way #10-16 Singapore 079120  
Tel 65-68307871  
[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.sg](http://www.aig.sg)

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---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** 03 January 2022 10:33  
**To:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>  
**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>  
**Subject:** [EXTERNAL] RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

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Dear Mr Khoo,

Kindly assist to resend LOD and all the relevant documents for our further action.

Thank you for your kind assistance.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

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**From:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>

**Sent:** Wednesday, 29 December 2021 3:14 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

Dear Hsiao Tong

Any update?

**Khoo Kay Eng**

Manager – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1026  
[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, December 14, 2021 11:35 AM

**To:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>

**Subject:** [EXTERNAL] RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

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Dear Mr Khoo,

Apologised for late response.

We are retrieving the case file for this matter.

We will follow up and get back to you asap.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

---

**From:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>

**Sent:** Tuesday, 14 December 2021 11:32 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

Dear Hsiao Tong and Bryan

Any update.

**Khoo Kay Eng**

Manager – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1026  
[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Sent:** Monday, October 18, 2021 10:16 AM  
**To:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>  
**Cc:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

This message is from an external sender; be cautious with links and attachments.

Dear Kay Eng

This case is under LKK's care. We have closed at our end but are seeking MINDEF's approval to re-open. We will be having a discussion with MINDEF in middle of Nov and this case is one of the matter that will be discussed.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>  
**Sent:** Friday, 15 October 2021 6:40 PM  
**To:** Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** FW: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]  
**Importance:** High

Hi Bryan,

Greetings.

Can you help me on this case? It is a MNDEF matter – to be handled by your team or JP Knights?

**Khoo Kay Eng**

Manager – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1026  
[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.AIG.sg](http://www.AIG.sg)

*If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.*

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**From:** Khoo, Kay-Eng  
**Sent:** Thursday, October 14, 2021 11:54 AM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>  
**Subject:** RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]  
**Importance:** High

Hi Hsiao Tong,

Noted our earlier queries appearing to have escaped your attention.

Our insured vehicle involved in an accident with MINDEF vehicle and you have advised earlier that "closed – settled with third party claimant".

Can you let us know the terms of settlement above?

Also, can you let us know if you are still handling this MINDEF matter please.

Thank you.

**Khoo Kay Eng**  
Manager – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1026  
[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>  
**Sent:** Wednesday, July 28, 2021 11:21 AM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Olivia Lau (LKKAUTO) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>; AIGSS Claims Recovery

<[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response - 1845724197SG [ REMINDER ]

Without Prejudice

Dear Hsia Tong

May we have an update on this matter.

Please revert us the soonest.

Thank you.

Sincerely,

**Mimi Zarina**

**AIG**

Senior Recovery Representative – Claims Recovery

Claims | AIG Asia Pacific Insurance Pte. Ltd.

Tel 8001206556 Ext 1012207

[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.sg](http://www.aig.sg)

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---

**From:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>

**Sent:** 18 August 2020 15:23

**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Olivia Lau (LKKAUTO) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Subject:** FW: REMINDER: Pending MINDEF Response - 1845724197SG.

**Importance:** High

*Without Prejudice*

Dear Hsia Tong

We are seeking recovery (cost of repair) from MINDEF for this claims no 1845724197SG.

Please let us have an update for this case.

Thank you and Kind Regards,  
Shahz

---

**From:** AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Sent:** 13 April 2020 15:02

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response - 1845724197SG.

**Importance:** High

Without Prejudice

Dear Hsia Tong

We are seeking recovery (cost of repair) from MINDEF for this claims no 1845724197SG.

Please let us have an update for this case.

Thank you.

Sincerely,

**Mimi Zarina**  
**AIG**

Senior Recovery Representative - Claims Recovery  
Tel 8001206556 | Ext 1012207

[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.com](http://www.aig.com)

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---

**From:** AIGSS Claims Recovery

**Sent:** 21 February 2020 13:52

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response

Without Prejudice

Dear Hsia Tong

Referring to your remarks below, we haven't close this case yet as we still seeking recovery from MINDEF.

Up to now we haven't received any offer from MINDEF. Could you explain to us what are the settlement that AIG had settled with your good office.

Thank you.

Sincerely,

**Mimi Zarina**  
**AIG**

Senior Recovery Representative - Claims Recovery  
Tel 8001206556 | Ext 1012207

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---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** 21 February 2020 11:01

**To:** AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** [EXTERNAL] REMINDER: Pending MINDEF Response

This message is from an external sender; be cautious with links and attachments.

**Without Prejudice**

Dear Sirs/Mdm,

Thank you for your email.

As requested: -

TP	AIG Vehicle	Mindef Vehicle	Date of Loss	DOL - Year	Claims #	Amt Recoverable	LKK Remarks
MINISTRY OF DEFENCE	GBF3389D	41593MID	21/12/2017	2017	4482765858SG	849.99	Closed. AIG had settled our claim.
MINISTRY OF DEFENCE	SDE2200C	MID21238	07/07/2016	2016	1845724197SG	3,102.02	Closed. Settled claim with third party claimant.
MINISTRY OF DEFENCE	SJG8981K	MID46308	30/04/2014	2014	800731337	2,681.50	Closed. AIG had settled our claim.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Sent:** Friday, 21 February 2020 10:32 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response

Without Prejudice

Dear Hsia Tong

As per email below, please let us have the outcome by today.

Appreciate your prompt response.

Thank you.

Sincerely,

**Mimi Zarina**  
**AIG**

Senior Recovery Representative - Claims Recovery  
Tel 8001206556 | Ext 1012207

[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.com](http://www.aig.com)

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---

**From:** AIGSS Claims Recovery

**Sent:** 18 February 2020 15:25

**To:** Hsiao Tong <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response

Without Prejudice

Dear Hsia Tong

As spoken earlier, we agreed to hear from you on this Friday 21/02/2020.

Much appreciated your cooperation.

Thank you.

Sincerely,

**Mimi Zarina**  
**AIG**

Senior Recovery Representative - Claims Recovery  
Tel 8001206556 | Ext 1012207

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---

**From:** AIGSS Claims Recovery

**Sent:** 10 February 2020 16:07

**To:** Hsiao Tong <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Laili, Shahzlan <[Shahzlan.Laili@aig.com](mailto:Shahzlan.Laili@aig.com)>; AIGSS Claims Recovery <[GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: REMINDER: Pending MINDEF Response

**Importance:** High

*Without Prejudice*

Dear Hsia Tong

We are following up on this items.

Please let us have an update on this matter the soonest as the case has been pending quite some time.

TP	AIG Vehicle	Mindef Vehicle	Date of Loss	DOL - Year	Claims #	Amt Recoverable	LKK Remarks
MINISTRY OF DEFENCE	GBF3389D	41593MID	21/12/2017	2017	4482765858SG	849.99	
MINISTRY OF DEFENCE	SDE2200C	MID21238	07/07/2016	2016	1845724197SG	3,102.02	
MINISTRY OF DEFENCE	SJG8981K	MID46308	30/04/2014	2014	800731337	2,681.50	

Thank you.

Sincerely,

**Mimi Zarina**  
**AIG**

Senior Recovery Representative - Claims Recovery  
Tel 8001206556 | Ext 1012207

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AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way #07-16  
Singapore 079120  
Toll Free No: 8001206556  
Fax : 65-6835-7416  
www.AIG.com.sg  
CLAIMS DEPARTMENT  
Co. Reg. No. 201009404M

**The Ministry of Defence**

MINDEF Building  
Gombak Drive  
Singapore 669645

Date : 28 Sep 2016

Your Ref : MID21238

Our Ref : M 1845724197SG (REC / 5213153)  
(Please quote our reference when replying)

ACCIDENT INVOLVING SDE2200C & MID21238 ON 07/07/2016 AT  
LOYANG AVE

WITHOUT PREJUDICE

We understand that you are the owner of vehicle no MID21238 at the material time of the above accident.

From the available information in our possession, it is beyond doubt that this accident was solely caused by your driver negligence. As insurers of vehicle no. SDE2200C, we are subrogated to the rights of the car owner and now write to recover our outlay as follows:

(a)	Cost of Repairs (nett of excess)	S\$	3,102.02
(b)	Survey Fees	S\$	0.00
(c)	Police Documents / ROV Search Fees etc	S\$	0.00
		S\$	3,102.02

Kindly let us hear from you within the next ten-(10) days from the date hereof. Should you have further queries, please do not hesitate to drop us an email at [Thilaka.Veluyathan@aig.com](mailto:Thilaka.Veluyathan@aig.com) or call our toll free number 8001206556, press option 3 followed by the ext 6000558.

Yours faithfully

**AIG Asia Pacific Insurance Pte. Ltd.**

Thilaka  
Senior Recovery Representative  
Toll Free No: 8001206556 ext 6000558

Encl.

*\*This is a computer generated letter. No signature is required.*





AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way #07-16  
Singapore 079120  
Tel : 65-6419-3000  
Fax : 65-6835-7416  
www.AIG.com.sg  
CLAIMS DEPARTMENT  
Co. Reg. No. 201009404M

**Claim No:** 1845724197SG **Date of Survey:** 11/07/2016  
**Repairer:** CYCLE & AMP; CARRIAGE INDUSTRIES PTE LTD

#### REFERENCE

**Insured/Claimant:** [REDACTED] **Policy No:** [REDACTED]  
**Date of Loss:** 07/07/2016 **Nature of Claim:** OD

#### DESCRIPTION & IDENTIFICATION OF VEHICLE

**Reg. No:** SDE2200C  
**Make & Model:** MERCEDES-BENZ B180, 1.6  
STYLE (R16 LED) (A) **Reg. Date:** 29/05/2015  
**Engine No:** [REDACTED] **Chassis No:** [REDACTED]

#### CONDITION OF TYRES

<b>Front Tyre Size:</b>		<b>Rear Tyre Size:</b>	
<b>Front Left Side:</b>	5 mm	<b>Rear Left Side:</b>	5 mm
<b>Front Right Side:</b>	5 mm	<b>Rear Right Side:</b>	5 mm

*The above values represent the remaining tyre treads depth*

#### CONDITION OF VEHICLE AT THE TIME OF SURVEY

<b>Footbrake (Serviceable):</b>	Yes	<b>Engine Modification:</b>	No
<b>Handbrake (Serviceable):</b>	Yes	<b>Steering (Serviceable):</b>	Yes
		<b>Pre-accident Condition:</b>	

#### TOTAL OFFER

<b>Offer Authorized By:</b>	CHANG, LOIS-KL on 07 Sep 2016 14:11
<b>Offer Initiated By:</b>	MERIMEN ADMINISTRATOR on 13 Jul 2016 11:44 (Rec. Offer Amount: S\$3,902.01)
<b>Subrogation:</b>	Yes
<b>Rep. Gross Total:</b>	<b>S\$5,288.01</b> [Diff: S\$1,385.99, 26.21%]
<b>Approved Gross Total:</b>	<b>S\$3,902.02</b>
<b>- Excess:</b>	S\$800.00 [Remarks: Not Applicable]
	S\$3,102.02
<b>+ GST (7.00%):</b>	S\$217.14
<b>Approved Nett Amount:</b>	<b>S\$3,319.16</b> (No Betterment/Depreciation)

COST OF CLAIMS	Repairer's	Our Offer	Difference	Diff %
Parts	228.01	228.02	-0.01	0.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	5,060.00	3,674.00	1,386.00	27.39
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (\$\$)</b>	<b>5,288.01</b>	<b>3,902.02</b>	<b>1,385.99</b>	<b>26.21</b>

- Excess (S\$)	800.00	800.00	0.00	0.00
(S\$)	4,488.01	3,102.02	1,385.99	30.88
+ GST 7.00/7.00% (S\$)	314.16	217.14	97.02	30.88
<b>Nett Amount (S\$)</b>	<b>4,802.17</b>	<b>3,319.16</b>	<b>1,483.01</b>	<b>30.88</b>

#### SURVEYOR'S REMARKS

This inspection is conducted on a "Without Prejudice Basis"

Estimated repair period : 6.0 days

Authorised Repair : Yes

Inspection conducted by : Chang, Lois-KL (AIG Claims Dept)

Signature : \_

## REPAIR DETAILS

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*RIGHT COVER MOLDING		59.44 FL	*59.45 FL
2	1		*RIGHT MIRROR HOUSING		193.91 FL	*193.91 FL
					<b>Sub Total (\$\$)</b>	<b>253.35</b>
					<b>- List Item Discount on L Items 10.00/10.00% (\$\$)</b>	<b>25.34</b>
					<b>Total Parts (\$\$)</b>	<b>228.01</b>

F=Franchise part. L=ListItemDisc.

AIG Asia Pacific Insurance Pte. Ltd./SDE2200C/07/09/2016 14:11

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO STD SETTINGS. NETT	New	380.00	380.00
2	REMOVE, REPAIR & INSTALL RIGHT FRONT FENDER, RIGHT FRONT DOOR, RIGHT REAR DOOR, RIGHT REAR FENDER, RING WING MIRROR	New	1,680.00	1,344.00
3	RESPRAY ON RIGHT FRONT FENDER, RIGHT FRONT DOOR, RIGHT REAR DOOR, RIGHT REAR FENDER, RING WING MIRROR	New	3,000.00	1,950.00
<b>Gross Labour Cost (\$)</b>			<b>5,060.00</b>	<b>3,674.00</b>

AIG Asia Pacific Insurance Pte. Ltd./SDE2200C/07/09/2016 14:11

< END OF REPORT >



Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Exclusive Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

**TAX INVOICE**

Invoice Name & Address	Owner Name & Vehicle Info
AIG Asia Pacific Insurance Pte. Ltd. MOTOR CLAIM DEPARTMENT 78 SHENTON WAY #08-16 AIG BUILDING SINGAPORE 079120	Cust No/Name WCV19393/ [REDACTED] Reg No/Reg Date [REDACTED] / 29/05/2015 Date In/Mileage 11/07/2016/ 19357 Chassis No [REDACTED] Engine No [REDACTED] Make/Model MB/B 180 SEDAN (W246) "STYLE" Colour/Trim 028 894 Universum B/ 041 118 Alpaca grey
Contact No 64191000	



Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
WA000007	Credit	09/09/2016/ 09:45	VS	350 / Eric Lee Ming Hui	60386	28123111
Description of Goods / Services				Qty	Unit Price	Amount
M BPNSUN						F.O.C.
POLICY NO/ACC DATE : 2100414246 // 07.07.16						
DRIVE IN/EXCESS : 08.07.16 // \$800						
DATE IN/DATE SURVEY: 11.07.16 // 11.07.16 LOIS-AIG 14:50PM						
BY/AUTHORIZED ON : LOIS-AIG // 11.07.16						
A BPILAB					0.10	380.00
"USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO STANDARD SETTINGS.NETT"						
A BPILAB						1344.00
REMOVE, REPAIR & INSTALL RIGHT FRONT FENDER, RIGHT FRONT DOOR, RIGHT REAR DOOR, RIGHT REAR FENDER, RING WING MIRROR						
A BPIRES						1950.00
RESPRAY ON RIGHT FRONT FENDER, RIGHT FRONT DOOR, RIGHT REAR DOOR, RIGHT REAR FENDER, RING WING MIRROR						
X BPNEXC						-800.00
INSURANCE EXCESS						
X RIGHT COVER MOLDING				1.00	59.44 10.00	53.50
X MIRROR HOUSING				1.00	193.91 10.00	174.52

Parts 228.02  
Labour 3,674.00  
Standard Menu 0.00  
Specialist Job 0.00  
Diagnostics Job 0.00  
Sundry/Others -800.00  
Total(w/o GST) 3,102.02

Nett 3,102.02  
7% GST on 3102.02 217.14  
Total Payable 3,319.16  
Paid 0.00  
Total Due 3,319.16  
Balance B/FWD 668,936.49  
Total Payable or C/FWD 672,255.65

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



Mercedes-Benz - are registered trademarks of Daimler, Stuttgart, Germany

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
www.mercedes-benz.com.sg

TO:

A16

MOTOR VEHICLE CLAIM  
SATISFICATION/DISCHARGE VOUCHER

NAME OF INSURED:

MOTOR POLICY NO:

REGISTRATION NO:

ACCIDENT DATE:

WIP NO.:

SDE 2200C

07/07/16

60386

REPAIRER NAME:

CYCLE & CARRIAGE INDUSTRIES PTE LTD (CCI)  
MERCEDES-BENZ SERVICE CENTRE  
188 PANDAN LOOP SINGAPORE 128378

I/We certify that the vehicle has been fully repaired to my entire satisfaction and the payment of CCI's charges that are claimable under the policy will be deemed as full and final settlement of my claim.

I/We hereby release CCI from all liabilities in respect of damages to my/our motor vehicle.

SIGNATURE OF INSURED:

DATE:

19/07/16

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process
- This Form must be completed by the Policyholder and/or the Authorised Driver
- Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies
- Any false reporting may be referred to the Police for investigation.
- This report will be forwarded by the insurers of the insurers of the G A Records Management Centre established by the General Insurance Association of Singapore (G A) for archiving and that copies of this report will for a fee be made available upon application by interested parties
- By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid

### ACCIDENT STATEMENT

Date Of Report	08/07/2016 14:46
Date Of Accident	07/07/2016 21:10
Exact Location Of Accident	LOYANG AVE
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SDE2200C
-----------------------------	----------

#### Insured/Policyholder

Name Of Registered Owner	
NRIC No	
Email Address	NOEMAIL
Mobile Phone No	(LOCAL)
Alternative Phone No	Office

#### Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	B180
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

#### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	
Cover Note Number	

#### Driver

Name of Driver	
NRIC No	
Date Of Birth	
Occupation	
Date Of Driving Pass	
Driving Experience	
Gender	

Mobile Number (LOCAL) + [REDACTED]  
Fax Number

Contact Number OFFICE [REDACTED]

Email Address NOEMAIL

Address [REDACTED]

Postcode [REDACTED]

Was driver an employee of the Insured's Company [REDACTED]

If No, Relationship of the Driver with the Insured [REDACTED]

Vehicle Registration Number of Driver's Own Vehicle -  
-  
-

Insurance Company of Driver's Own Vehicle -  
-  
-

#### General Information of the Accident

Type Of Accident UNKNOWN - REFER TO ATTACHED

Weather Conditions CLEAR

Road Surface DRY

#### Other Information

Was any foreign vehicle involved in this accident? NO

Was any body injured in the Accident? NO

Was any other material or property damaged? YES

Was there any video captured by Car Camera? NO

Number of Passengers (Including Driver) 1

#### Details of Police Action

Was the accident reported to the police? NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given? NO

If Yes, against whom?

#### Circumstances of Accident

Are accident photos available for attachment? YES

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number MID21238

Vehicle Make/Model/Colour

#### Details Of Properties

Name of Driver LCP LOW JON HON

NRIC/Passport Number S9436932J

Contact Number 84997375

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Details of Witness

Name

Phone Number

Email Address



# CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)  
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1980  
ROAD TRANSPORT ACT, 1987 (MALAYSIA)  
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

M.X.1

MERCEDES-BENZ MOTOR INSURANCE

CERTIFICATE NO. [REDACTED]

OWN DAMAGE EXCESS S\$800.00 (1)

WINDSCREEN EXCESS S\$100.00

(for policies with effect from 1st November 2002)

SUM INSURED Market Value

INSURING WITH COE/PARF Yes

1) VEHICLE REGISTRATION NO. [REDACTED]

2) NAME OF INSURED [REDACTED]

3) EFFECTIVE DATE OF THE COMMENCEMENT  
OF INSURANCE FOR THE PURPOSES OF THE ACT 29 May 2016

4) DATE OF EXPIRY OF INSURANCE 28 May 2013

5) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE \*  
SUBJECT TO AGE CONDITION: All Age Condition

- a) The Insured.  
b) Any other person who is driving on the Insured's order or with his permission.  
This policy will indemnify the insured or any authorised driver only if he/she meets the age conditions.  
A Young and/or Inexperienced Driver Excess ("YIDR") of S\$3,000.00, in addition to the Policy Excess, applies to You and any Authorised Driver (named or unnamed) if You are or the said Authorised Driver is below the age of 23 and/or has less than 2 years' driving experience.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

## 6) LIMITATION AS TO USE \*

Use only for social, domestic and pleasure purposes and for the Insured's business. The Policy does not cover use for hire or rewards, tuition, driving test, racing, pace-making, reliability and speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

## APPROVED REPORTING CENTRES / MERCEDES-BENZ AUTHORISED REPAIRERS

1. Cycle & Carriage Pandan Loop Service Center - 188 Pandan Loop (Tel: 6777 8358)  
APPROVED REPORTING CENTRES / AIG AUTHORISED REPAIRERS (FOR CLAIMS-RELATED REPAIRS)  
2. ComfortDelmo Engng - 205 Brandell Rd (Tel: 63837118) 3. Edinaz - 30 Bukit Batok Cres (Tel: 66547777)  
4. Glass-Fix - 52 Ubi Ave 3 (Tel: 62780887) - For windscreen only 5. Kan Fook Sing Motor - 61 Defu Lane 12 (Tel: 67479560)  
6. Lai Hui (Meng Kee) Motor - 21 Sin Ming Ind (Tel: 64538101) 7. Mova Automotive - 1005 Bukit Merah Lane 3 (Tel: 62723892)  
8. Progressive Automotive - 3022A Ubi Rd 1 (Tel: 67415336) 9. SME Motor - 1 Kaki Bukit Ave 6 BK D (Tel: 67476106)

LOSS OF USE 15 Days Replacement Car only for repairs at C & C. Refer to policy wordings for details.

NAMED DRIVER NA

HIRE PURCHASE COMPANY MERCEDES-BENZ FINANCIAL SERVICES (S) LTD  
EMPLOYER'S LOAN

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 96 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I / We hereby Certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Issued At Singapore 11 May 2016

AIG Asia Pacific Insurance Pte. Ltd.

500650-432  
CYCLE & CARRIAGE - JASTAN  
239 ALEXANDRA ROAD  
SINGAPORE 159930  
ANSP-MOTOR

  
AUTHORISED REPRESENTATIVE

ORIGINAL

SSCANW.

## SKETCH PLAN

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

#### 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:

- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
- (collectively the "Purposes")

(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and

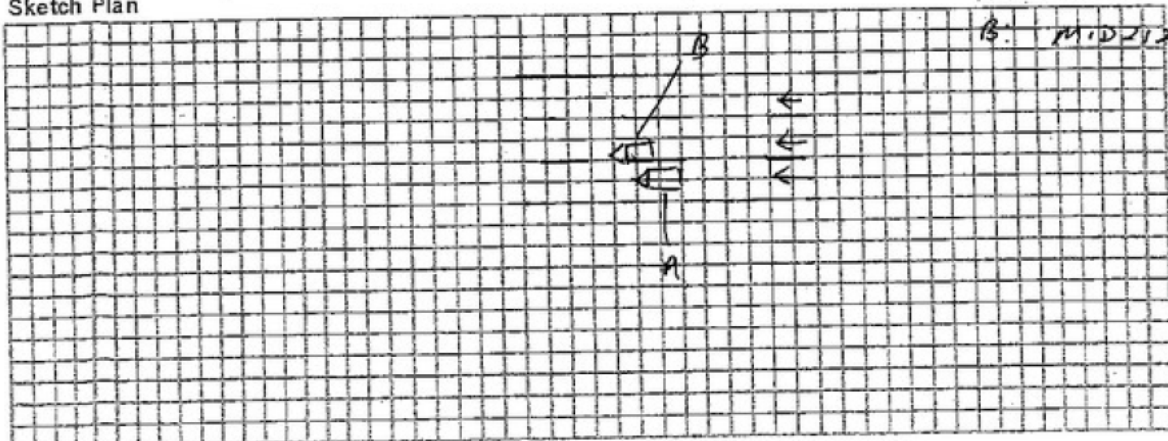
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

08/07/16 11:10 am  
Policyholder's Signature / Date & Time

8/7/16  
Driver's Signature (If driver is not the policyholder) / Date & Time

Vincent Seah  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4401 HP: 8332 0062 Fax: 6872 1272  
Email: vincent.seah@cyclecarriage.com.sg  
Witnessed by Reporting Centre Personnel

#### Sketch Plan



Sketch Plan #3

Describe Circumstances of the Accident

ALONG LOYANG AVE AROUND 9.07 PM ON THUR  
7/7/16. MY CAR ON LEFT HAND SIDE STOP BECAUSE  
OF RED COLOR TRAFFIC LIGHT BEFORE I ABOUT TO  
DRIVE OFF GREEN LIGHT AND ARMY MID TRUNK  
COME IN CONTACT ON BY DRIVER'S SIDE.

Declaration

I/We declare for foregoing particulars are true in every respect.

Please note that you have 14 calendar days to revert and file the claim under your own policy. Failing to do so, your insurance company will not allow nor accept the claim.

(Please contact your insurance company for any further details)

**Vincent Seah**  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4401 HP: 8332 0062 Fax: 6872 1272  
Email: vincent.seah@cyclecarriage.com.sg

08/07/16 11:10 am  
Policyholder's Signature / Date & Time



8/7/16

Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

RESTRICTED

ANNEX A

**PROCEDURE TO FOLLOW AFTER ACCIDENT INVOLVING  
BETWEEN MINDEF AND CIVILIAN VEHICLES**

Dear Potential Claimant,

We refer to your vehicle reg. SDE2200C involved in an accident on 21/2/38 on 07/07/16 (accident date).

In order to speed up the claim process, we would appreciate it if you could follow the procedure as follows:

1. To contact DAF Auto Claims at the 1st Floor immediately after the accident and forward all claim documents to LKY.
2. LKY staff will liaise with you for the claim procedure.

Should you require any further information, please contact us at Tel: 6256 3601 (Ext. 101 & 115) / Fax: 6243 4188 / Email: [klm@lky.com.sg](mailto:klm@lky.com.sg).

DAF Auto Claims Section  
1st Floor, DAF Centre, The 1st  
51, Bras Basah Road, Singapore 408033

**ERN - Paya Ubi (HQ)**



21, Ulu Ais Road, #01-25 Singapore 408533

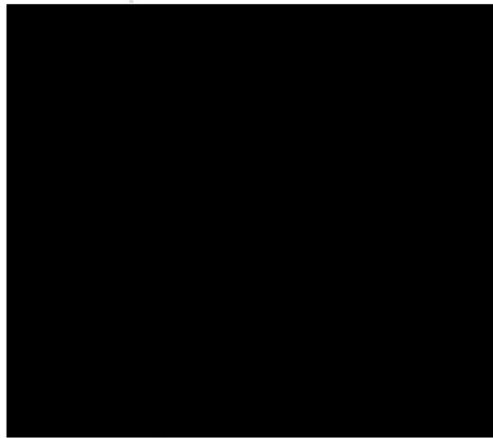
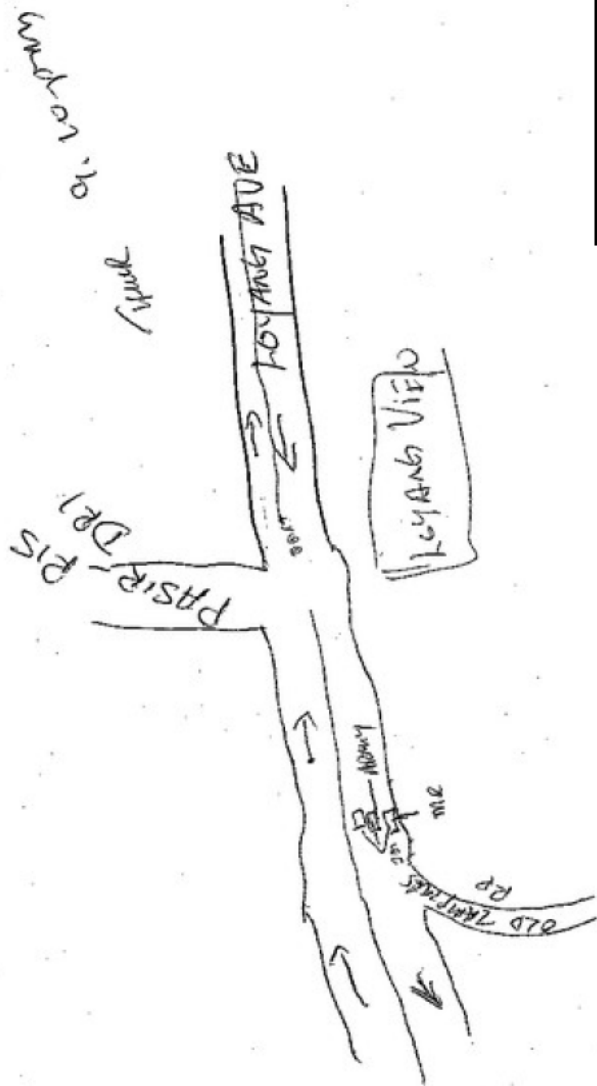
**ERN - Yompa Jurong (Branch)**



No. 5, Yompa Road, Singapore 618520

A-1  
RESTRICTED

Sketch Plan #5



me

Army Veh MID 21238  
 LCP Low Jon Hon  
 S 9436932J  
 H/P 84997375

**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES:**

Class	Description	Pass Date
Class 2B	Motorcycles not exceeding 200 cc	14 Dec 1979
Class 2A	Motorcycles between 201 cc and 400 cc	14 Dec 1979
Class 2	Motorcycles exceeding 400 cc	14 Dec 1979
Class 1	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	19 Jun 1975

NP 428A

License No: S1115105A

0735644

NSIC No: [REDACTED]

Spent Group: [REDACTED] Date of Issue: 16-01-1993

12-2001 No: S1175307A

**REPUBLIC OF SINGAPORE DRIVING LICENCE**

1090393328E

13 Jan 1955

17 Apr 2003

**REPUBLIC OF SINGAPORE**

IDENTITY CARD NO. [REDACTED]

王仔兴

Race: CHINESE

Date of Birth: 13-01-1955

Country of Birth: SINGAPORE

Sex: M

Accident Photo



Accident Photo



Accident Photo



**Accident Photo**



Accident Photo



Accident Photo



Accident Photo



Accident Photo



**Accident Photo**



**Accident Photo**

