Address: 1 Defu Lane 6 Singapore 539365

Tel: 6858 5151

Our Ref: TP014052022

Date: 15.06.2022

Your Ref: CC6/AIG22004656/Upa3

M/s AIG Asia Pacific Insurance Pte Ltd c/o LKK Attn: Ms Hsiao Tong (Motor Claims Department) Without Prejudice Save As To Costs

Dear Hsiao Tong

#### ACCIDENT INVOLVING SGC37X & SNC9165S ON 11.05.2022

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 TP0522/023
- ✓ Original Rental invoice number INV22/537/TL
- √ Vehicle search result
- ✓ Authorization to Act

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

				Total	\$ 4	1,610.40	
C	1)	Admin fee			\$	200.00	
C	;)	Rental fees			\$	770.40	
b	)	Vehicle Search fees			\$	2.00	
а	a)	Cost of repair (inclusive GST)			\$ 3,638.00		

<sup>\*</sup> 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, Kathken Cha Bee Ling 17 Paga Lebar Crescent, Sogapore 53603 (vehicle no.) hereby authorize Tan Low Motor Pa	("the third party claimant") of
	17 Paja Lebar Crescent, Sofapora 53603	(address), owner of SCC3-1x
	(vehicle no.) hereby authorize Tan Low Motor Pl	le Lef ("the workshop") to act
	for me/us with respect to my claim for repair costs an	nd/or rental and/or loss of use ("claim") for
	my vehicle no. Sac37x that was damaged pur (date) along She Road of Amporg involving vehicle no/s SWC9165 "the accident").	rsuant to the accident which occurred on
	(date) along Stop Road of Hipporg	frad Mo GE (Manelycation)
	involving vehicle no/s <b>SWC716</b> The accident").	
	I/We further authorize the workshop to settle my/our at	pove mentioned claim in a manner that they
	deem fit and the workshop is further authorized to recei	ive payment further to settlement of my/our
	claim with payment cheque/s being made in favour of the	he workshop.
	I/We further acknowledge that any settlement the wor	kshop may reach on my/our behalf is on a
	without prejudice and without admission of liability ba	asis insofar as the driver/owner/insurers of
	the other vehicle/s is concerned.	
0	17 th	
	Dated this	$0 \cancel{\Sigma}$ (year)
		TAN
	"The contents of this document apply to vehicle damages only. All personal injuries and	( S ) Z   S   S   S   S   S   S   S   S   S
	damages arising therefrom are excluded from the ambit and application of this document."	1319 804
	Signed by "the third party claimant"	Signed by "the workshop"
	(with chop if applicable)	(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 CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$4,280.00</u> (Global Sum) for vehicle no. <u>SGC 37X</u> that was damaged pursuant to the accident which occurred on <u>11/05/2022</u> (date) along <u>SLIP ROAD OF AIRPORT ROAD GOING INTO TUNNEL KPE</u> (location) involving vehicle no/s <u>SNC 9165S.</u>

This is pursuant to the inspection conducted on 18/05/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner KATHLEEN CHIA BEE LING (KATHLEEN XIE MEILING) (the third party claimant") of vehicle no. SGC 37X 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>SGC 37X</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 \_\_\_\_\_\_ feptenber, (month) 20\_12 (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: TP0522/023





Date: 25/05/2022

Kathleen Chia Bee Ling (Kathleen Xie Meiling)

Vehicle No:

5GC 37X

Model:

LEXUS ES300

To lump sum repair as recommended by surveyor.

Amount

\$3,400.00

All overdue account above 30 days will be charged at an interest 1.5% per month. Sub Total \$3,400.00 No official receipt will be issued. Add 7% GST \$238.00

Total \$3,638.00

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**

## **Tax Invoice**

Ms Kathleen Chia Bee Ling (Kathleen Xie Meiling) c/o M/s Tan Lim Motor Pte Ltd 17 Paya Lebar Crescent Singapore 536039 Invoice No:

INV22/537/TL

Invoice Date:

21/05/2022

Description	Amount						
Rented Vehicle: SNF2510J - Lexus NX300 5DR SUV (AT) 4WD Executive Rental from 17/05/2022 to 21/05/2022							
4 days @ \$180.00 per day		\$	720.00				
	Sub-total	\$	720.00				
	7% GST	\$	50.40				
	Total	\$	770.40				



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



(Hirer's Signature & Co Stamp)

CITI-LUX Citi-Lux Pte Ltd c/o 1 Defu Lane 6 Singapore 539365 GST /UEN No: 201026049G RENTAL AGREEMENT REFERENCE: CTL00 79 / /22 Vehicle Details Registration No.: SNF2570J Name: Kathlen Cha Bee Ling (Cathlen XII Meiling)

NRIC/Fin/UEN No.: S7877436F Contact Name:

Tel (H/O): H/P 9684 693 Tel (H/O): 1st Driver Details Tel (H/O):\_ **Additional Driver Details** \_\_\_ NRIC/Fin No.:\_\_\_ Name: Address: (H/P): Tel (H/O): **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 Mostros C 1820hs to 1/05/2000 C ofolds Rental charges S\$ (50-00 p/day for Deposit collect S\$ \_ Total rental charges S\$ I/ 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.

(Driver's Signature)

(Representative of Citi-Lux)

**INSURER ENQUIRY** 

# Find insurer

Vehicle reg. no.

SNC9165S

**Date of Accident** 

11/05/2022 苗

Reset

### % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ...... AIG Asia Pacific Insurance Pte....

### **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** 

### **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

**Sent:** Monday, 23 May 2022 5:42 PM **To:** CECILIATOBITA@HOTMAIL.COM

Subject: Claim Notification - ACCIDENT INVOLVING SNC 9165S(AIG) AND SGC 37X

AT/ALONG KPE TUNNEL ON 11/05/2022

23 May 2022

TOBITA NISHIKA [By Email Only]

Dear Sir/Madam,

You Ref: SNC9165S

Our Ref: CC6/AIG22004656/Upa3

ACCIDENT INVOLVING SNC 9165S(AIG) AND SGC 37X AT/ALONG KPE TUNNEL ON 11/05/2022

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 SGC37X against your insurance policy.

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 |

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

S(408933)

### **Claim Audit**

	AUDIT	ΓRAIL		
No.	On	Audit	Remarks	Ву
1	18 May 2022 15:31	Clm Dtl Modified	Claimant's Name: -> KATHLEEN CHIA BEE LING (KATHLEEN XIE MEILING). Claimant's ID: -> S7517436 E.	[A] HOW MEI KWAN
2	18 May 2022 15:31	Clm Veh Model Changed	(203433) LEXUS ES300H 2.5 Luxury (A).	[A] HOW MEI KWAN
3	18 May 2022 15:31		Reg No: SGC37X. Acct Date: 2022/05/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Direct Asia Insurance (Singapore) Pte Ltd (HQ). Workshop: Tan Lim Motor Pte Ltd (De fu)	[A] HOW MEI KWAN
4	18 May 2022 15:31	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 May 2022 15:31	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/05/27	[A] HOW MEI KWAN
6	18 May 2022 15:31		Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 May 2022 15:31	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[A] Merimen Administrator
8	18 May 2022 15:31	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	18 May 2022 15:32	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	18 May 2022 15:32	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	23 May 2022 17:34	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
12	02 Jun 2022 12:15	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
13	14 Jun 2022 21:34	Video Downloaded	Downloaded Video - Accident	[I] Tan, Bennie-WZ
14	14 Jun 2022 21:34	Video Downloaded	Downloaded TP VIDEO	[I] Tan, Bennie-WZ
15	22 Jun 2022 13:52	Adj Rpt Initiated		[A] HUEY YON
16	22 Jun 2022 13:52	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] HUEY YON
17	22 Jun 2022 13:52	Clm Dtl Modified	JPJ Reg. Date: -> 2014/09/01.	[A] HUEY YON
18	22 Jun 2022 13:52	Clm Details Notified		[A] HUEY YON
19	23 Jun 2022 17:33	Adj Mandate Request	Cur.Req:4410.40:Liability: $100\%(B27)$ *Quantum: (a)CORw/GST: \$3,638.00 + (b)LORw/GST(4days x \$180.00): \$770.40 + (c)Search fee: \$2.00= Total: \$4,410.40 *3 recommendation repair days + 1PRS = 4days *For your approval please.	[A] CHEW HSIAO TONG
20	08 Jul 2022 22:27	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/05/27. Mandate Remarks: Subj to all docs/billings verified in order, S AB from: \$4025.20-4239.20 (All-in). LOR rate start from: \$120-140 per day plus GST.	[I] Tan, Bennie-WZ
21	08 Jul 2022 22:27	Adj Mandate Set	Approved:4239.20:Subj to all docs/billings verified in order, SAB from: \$4025.20-4239.20 (All-in). LOR rate start from: \$120-140 per day plus GST.	[I] Tan, Bennie-WZ
22	14 Jul 2022 16:08	Adj Mandate Request	Cur.Req:4410.40:For LOR, 3rd party insisted claim as per rental invoice. For your further mandate.	[A] CHEW HSIAO TONG
23	14 Jul 2022 23:45	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/05/27. Mandate Remarks: Subj to all docs/billings verified in ord er, SAB from: \$4025.20-4239.20 (All-in). Pls state to TP repairer that the rental vehicle is only 1998cc. Hence, the offered LOR rate is more than fair c	[I] Tan, Bennie-WZ
24	14 Jul 2022 23:45		Maintained:Subj to all docs/billings verified in order, SAB from: \$4025.20-4239.20 (All-in). Pls state to TP repairer that the rental vehicle is only 1998cc. Hence, the offered LOR rate is more than fair compared to their unreasonable demands.	[I] Tan, Bennie-WZ
25	25 Aug 2022 14:08	Adj Mandate Request	Cur.Req:4324.80:For LOR, 3rd party rejected our offer at \$140/day and counter proposed \$160/day. For your review please. Thanks.	[A] CHEW HSIAO TONG
26		Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/05/27. Mandate Remarks: Subj to all docs/billings verified in ord er, SAB. Pls state to TP repairer that the rental rate for vehicle is only 1998cc is at \$120 per day. Hence, the demanded LOR rate \$160-180 is unreasonab	[I] Tan, Bennie-WZ

□ AUDIT TRAIL							
No. On Audit Remarks	Ву						
31 Aug 27 2022 Approved:4280.00:Subj to all docs/billings verified in order, SAB. Pls state to TP repairer that the rental rate for vehicle is only 1998cc is at \$120 per day. Hence, the demanded LOR rate \$160-180 is unreason able demands.	[I] Tan, Bennie-WZ						
Date From Date To Audit Type None	Go						

ACTIVITY

[23/05/2022 17:44] CHEW HSIAO TONG: PENDING TP VIDEO [23/05/2022 17:43] CHEW HSIAO TONG: 100% B27

Merimen Billi	Merimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount	
2795254	23 May 2022 14:40:31	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SGC37X	SNC9165S	11.00	
2799782	02 Jun 2022 12:16:08	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SGC37X	CHEW HSIAO TONG	xx.xx	
2807364	22 Jun 2022 13:52:51	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SGC37X	SNC9165S	11.00	