



YSK AUTO WORKSHOP

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

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

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

Letter of Demand

Tax Invoice : 202206-0084
Date : 27/06/20222
Vehicle : SLJ1301E
Make Model : TOYOTA COROLLA
Accident Date : 03/04/202 12:27 (SGT)
Accident Location: UPPER BUKIT TIMAH TOWARDS CITY BEFORE CASHEW ROAD

Particular	Amount
1. COST OF REPAIR & LABOUR	\$2,400.00
2. LOSS OF USE, 04 DAYS X \$120.00 per day	\$. 480.00
3. Pre-Repair Inspection for 2 days x @\$120.00 per day	\$. 240.00
4. GIA / LTA SEARCH FEE	\$ 7.45

Singapore Dollars: Three Thousand One Hundred Twenty-Seven and Cents Forty-Five Only

Total S\$: 3,127.45



YSK Auto Workshop

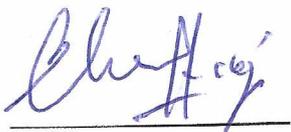
LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT 3/4/2022 1227HRS INVOLVING SLJ1301E & SKT3113L
ALONG UPPER BUKIT TIMAH TWD'S CITY B4 CASHAW ROAD

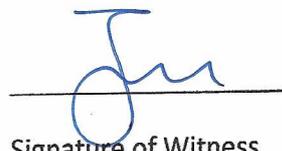
1. I/WE the registered owner of vehicle SLJ1301E hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided by **YSK AUTO WORKSHOP** during the period of repairs to my/our vehicle if applicable, my/our solicitor (To be appointed by **YSK AUTO WORKSHOP** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **YSK AUTO WORKSHOP** after deduction of their cost on a solicitor & client basis. **I/WE undertake to co-operate fully with YSK AUTO WORKSHOP and/or my/our solicitor and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/WE undertake to bear repair costs, rental, legal costs and any other indicentals incurred.**
2. If the 3rd party claim is unsuccessful or partly successful as the case may be I/we hereby instruct and authorize **YSK AUTO WORKSHOP** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part or in whole then I/WE undertake to pay **YSK AUTO WORKSHOP** the repair costs.
4. In alternative to serial number 2 and 3 above if the 3rd party claim fails or is only partly successful then I/WE undertake to pay **YSK AUTO WORKSHOP** the difference in amount of the repair costs.
5. I/WE authorize **YSK AUTO WORKSHOP** to sign all discharge voucher/indemnity forms all necessary documents on my/our behalf in connection with the abovementioned claim.
6. I/WE also authorize **YSK AUTO WORKSHOP** to appoint such a firm of solicitor on my/our behalf as **YSK AUTO WORKSHOP** deem fit for the purpose of thrid party/own insurance claim.
7. I/WE also undertake not to accept any offer, settlement or monies from third insurer without first communicating with **YSK AUTO WORKSHOP** in writing. And also to inform **YSK AUTO WORKSHOP** and/or the solicitor appointed by **YSK AUTO WORKSHOP** on my/our behalf in the event the 3rd party insurer communicate with me/us directly by telephone or in writing.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/WE undertake to either give the said cheque to **YSK AUTO WORKSHOP** or bank into my/our account and re-issue the cheque amount to **YSK AUTO WORKSHOP**.

DATE THIS 04 DAY OF 04 20 22



Signature of Owner

(Company's stamp – if any)



Signature of Witness

Name of Witness:

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

“We/I, YSK AUTO WORKSHOP (“the workshop”) hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$2,400.00 (Repair Cost), S\$350.00 (Loss of Use/Rental), S\$7.45 (Disbursement) for vehicle no. SLJ1301E that was damaged pursuant to the accident which occurred on 03/04/2022 (date) along UPPER BUKIT TIMAH (NEAR CASHEW MRT) (location) involving vehicle no/s SKT3113C. This is pursuant to the inspection conducted on 04/04/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner ONG CHENG HIAP (the third party claimant”) of vehicle no. SLJ1301E 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 SLJ1301E (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 19 (day) of JUNE (month) 20 23 (year)


A circular blue stamp containing the letters 'LKK' and the initials 'LWP' written next to it.

Signed by appointed surveyor


A circular blue stamp containing the text 'YSK AUTO WORKSHOP' around the perimeter.

Signed by “the workshop” (with chop)



YSK AUTO WORKSHOP

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

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

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

REPAIR BILL

Tax Invoice : 202206-0084
Date : 27/06/2022
Vehicle : SLJ1301E
Make Model : TOYOTA COROLLA
Accident Date : 03/04/202 12:27 (SGT)
Accident Location: UPPER BUKIT TIMAH TOWARDS CITY BEFORE CASHEW ROAD

Particular	Amount
COST OF REPAIR	\$2,400.00

Singapore Dollars: Two Thousand Four Hundred Only

Total S\$: 2,400.00



YSK Auto Workshop

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Apr 2022 / 10:33:47

Receipt Date/Time : 04 Apr 2022 / 10:33:46

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220404-000830

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SKT3113C As at 04 Apr 2022/09:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKT3113C Enquiry Fee 20220404103216436561	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	542550XXXXXX2423	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Tuesday, 19 July 2022 12:06
To: JESSIE.KAM@GMAIL.COM
Subject: ACCIDENT INVOLVING SKT 3113C AND SLJ 1301E ON 03/04/2022

Our Ref: CC6/AIG22005808/Aea3

19 July 2022

ONG LAY GUAT JESSIE MRS JESSIE KAM

Dear Sir/Madam,

ACCIDENT INVOLVING SKT 3113C AND SLJ 1301E ON 03/04/2022

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Yours faithfully,

Asher Sng
Case Handler
DID: 6841 6051
Email: Ashersng@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd*
(Motor Claims Dept)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	19 Jun 2022 23:59	Clm Dtl Modified	Claimant's Name: -> ONG CHENG HIAP. Claimant's ID: -> SXXXX075E.	[A] HOW MEI KWAN
2	19 Jun 2022 23:59	Clm Veh Model Changed	(204463) TOYOTA COROLLA ALTIS 1.6 CLASSIC CVT (A).	[A] HOW MEI KWAN
3	19 Jun 2022 23:59	Clm Created	Reg No: SLJ1301E. Acct Date: 2022/04/03. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Ysk Auto Workshop (HQ)	[A] HOW MEI KWAN
4	19 Jun 2022 23:59	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	19 Jun 2022 23:59	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/06/28	[A] HOW MEI KWAN
6	19 Jun 2022 23:59	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	19 Jun 2022 23:59	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	19 Jun 2022 23:59	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	20 Jun 2022 00:00	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	20 Jun 2022 00:00	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	20 Jul 2022 16:32	Video Downloaded	Downloaded TP VIDEO	[I] Ng, Hai-Chuan
12	20 Jul 2022 16:33	Video Downloaded	Downloaded TP VIDEO	[I] Tee, Chee-Wah
13	20 Jul 2022 16:33	Video Downloaded	Downloaded TP VIDEO	[I] Tee, Chee-Wah
14	20 Jul 2022 16:40	Video Downloaded	Downloaded TP VIDEO	[A] Asher Sng Rong Yi
15	22 Jul 2022 19:59	Video Downloaded	Downloaded TP VIDEO	[I] Yong, Joanne
16	24 Aug 2022 10:52	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	24 Aug 2022 10:52	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
18	24 Aug 2022 10:52	Clm Dtl Modified	JPJ Reg. Date: -> 2016/11/29.	[A] JOANNE LEE KHANG MIN
19	24 Aug 2022 10:52	Clm Details Notified		[A] JOANNE LEE KHANG MIN
20	26 Aug 2022 13:47	Adj Mandate Request	Cur Req:2767.45:100% B:15 OID CHANGED LANE HIT TP	[A] Asher Sng Rong Yi
21	21 Sep 2022	Video Downloaded	Downloaded TP VIDEO	[I] Lee, Ming-Yao

AUDIT TRAIL

No.	On	Audit	Remarks	By
22	21 Sep 2022 17:39	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/06/28	[I] Lee, Ming-Yao
23	21 Sep 2022 17:40	Adj Mandate Set	Approved:2767.45.	[I] Lee, Ming-Yao
24	02 May 2023 10:59	Adj Mandate Request	Cur.Req:2827.45:\$2,827.45 (LOU-6DAYS X \$70)	[A] CHEW HSIAO TONG
25	08 May 2023 14:22	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/06/28. Mandate Remarks: please proceed with settlement @ \$2,827.45 [COR-\$2,400.00 LOU-\$420.00 LTA-\$7.45] ** subject final repair bill & ATA	[I] Syed-Yusoff, Saliha
26	08 May 2023 14:22	Adj Mandate Set	Approved:2827.45:please proceed with settlement @ \$2,827.45 [COR-\$2,400.00 LOU-\$420.00 LTA-\$7.45] ** subject final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From
 Date To
 Audit Type

ACTIVITY

[19/07/2022 12:03] Asher Sng Rong Yi:
 Letter send to oi via email.
 [19/07/2022 12:03] Asher Sng Rong Yi:
 FILE REVIEW: 100% B:15 OID CHANGED LANE HIT TP

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
2818944	19 Jul 2022 11:58:09	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLJ1301E	Asher Sng Rong Yi	xx.xx
2819755	20 Jul 2022 17:53:25	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLJ1301E	SKT3113C	11.00
2833656	24 Aug 2022 10:52:13	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLJ1301E	SKT3113C	11.00