

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

6/10/2022

Attn: HSIAO TONG  
Motor Claims Dept

**LETTER OF DEMAND**

Our Ref : YQ3787H (1186) Your Ref : -

Dear Sir,

VEHICLE # : YQ3787H  
ACCIDENT INVOLVING : YQ3787H & GBD2866K ALONG 78 TAGORE LANE ON 11/7/22

COST OF REPAIR	\$3,064.20	(As agreed)
LOSS OF USE	\$560.00	{3 work days + 1 day prs} x \$140
LTA & GIA SEARCH	\$38.45	

COST OF REPAIR ADD GST 7% \$214.49

TOTAL \$3,877.14

Three Thousand Eight Hundred Seventy-Seven Singapore Dollars and  
Fourteen Cents Only

**Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation ( see note 5) .**

For your prompt payment.  
Thank you.

Yours faithfully,  
Ryder Auto Pte Ltd



Chan San Choon  
Director  
DipEng, AAE MIMI, MSAE(Aust)



## LETTER OF AUTHORISATION

**To: Ryder Auto Pte Ltd**

Re: ACCIDENT ON 11/7/2022 INVOLVING YQ3787H GBD2866K

ALONG / AT


90 TAGORE LANE

I/We YEW ANN CONSTRUCTION PTE LTD (NRIC No. 198402338N)

of 90 TAGORE LANE SINDO INDUSTRIAL ESTATE S(787532)

1. The owner of motor vehicle no. YQ3787H hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder Auto Pte Ltd** during the period of repairs to my/our vehicle if applicable. My/our solicitors (to be appointed by **Ryder Auto Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Ryder Auto Pte Ltd** after deduction of their cost on a solicitor & client basis. **I/We undertake to co-operate fully with Ryder Auto Pte Ltd and/or my/our solicitors and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear repair costs, rental, legal costs and any other incidentals incurred.**
2. If the 3<sup>rd</sup> party claim is unsuccessful or partly successful as the case may be, I/we hereby instruct and authorise **Ryder Auto Pte Ltd** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part or in whole then I/ we undertake to pay **Ryder Auto Pte Ltd** the repair cost.
4. In alternative to serial number2 and 3 above if the 3<sup>rd</sup> party claim fails or is only partly successful then I/we undertake to pay **Ryder Auto Pte Ltd** the difference in amount of the repair cost.
5. I/We authorise **Ryder Auto Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claim. **We confirm full discharge of all property damage claims upon signing of the discharge voucher by our repairer, Ryder Auto Pte Ltd.**
6. I/We also authorise **Ryder Auto Pte Ltd** to appoint such a firm of solicitors on my/our behalf as **Ryder Auto Pte Ltd** deem fit for the purpose of third party/own insurance claims.
7. I/We undertake to inform **Ryder Auto Pte Ltd** and/or the solicitors appointed by **Ryder Auto Pte Ltd** on my/our behalf in the event the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or other or settlement from the third party's insurers without first communicating with you.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/We undertake to either give the said cheque to **Ryder Auto Pte Ltd**, or bank into my/our account and re-issue the cheque amount to **Ryder Auto Pte Ltd**.

DATED THIS \_\_\_\_\_ DAY OF 11/7/2022



Signature of owner

(Company's stamp – if any)

**YEW ANN CONSTRUCTION PTE LTD**  
90 Tagore Lane, Singapore 787532  
Tel: 64561122 (3 Lines)  
Fax: 64513822 / 64513747  
Co. Regn. No: 198402338N

  
Signature of Witness

Name of Witness

**Ryder Auto Pte Ltd**

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

"We/I, RYDER AUTO PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$3,278.69 (Repair Cost), S\$480.00 (Loss of Use/Rental), S\$38.45 (Disbursement) for vehicle no. YQ 3787H that was damaged pursuant to the accident which occurred on 11/07/2022 (date) along 90 TAGORE LANE (location) involving vehicle no/s GBD 2866K. This is pursuant to the inspection conducted on 13/07/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner YEW ANN CONSTRUCTION PTE LTD (the third party claimant") of vehicle no. YQ 3787H 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 YQ 3787H (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 13 (day) of 1 (month) 2022 (year)



Signed by appointed surveyor

 **Ryder Auto Pte Ltd**

Signed by "the workshop" (with chop)

my execution of this Discharge Voucher is only  
for my claim for property damage and not prejudicial  
to any other claims arising from the same accident.

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

6/10/2022

Attn: HSIAO TONG  
Motor Claims Dept

**TAX INVOICE**

Our Ref : YQ3787H (1186) Your Ref : -

Dear Sir,

VEHICLE # : YQ3787H  
ACCIDENT INVOLVING : YQ3787H & GBD2866K ALONG 78 TAGORE LANE ON 11/7/22

COST OF REPAIR \$3,064.20 (As agreed)

COST OF REPAIR ADD GST 7% \$214.49

TOTAL \$3,278.69

Three Thousand Two Hundred Seventy-Eight Singapore Dollars and  
Sixty-Nine Cents Only

**Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation ( see note 5) .**

For your prompt payment.  
Thank you.

Yours faithfully,  
Ryder Auto Pte Ltd



Chan San Choon  
Director  
DipEng, AAE MIMI, MSAE(Aust)





Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Jul 2022 / 16:05:36

Receipt Date/Time : 12 Jul 2022 / 16:05:35

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220712-002934

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - GBD2866K As at 12 Jul 2022/09:50:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GBD2866K Enquiry Fee 20220712160455925978	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	DICNV20220712160456609826	SGQR(PayNow)		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

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



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard #42-01b, Singapore 038989

Email: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Reg No: M400017735

UEN: S66SS0020G

**TAX INVOICE**

RYDER AUTO PTE LTD -  
JEEVANANDAM SUBBURAJ

**Invoice Number**  
GR-2022-002653

**Invoice Issue Date**  
15 Jul 2022

**Invoice Due Date**  
22 Jul 2022

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

Bill Type	Reference	Amount (\$\$)	GST 7.00% (\$\$)	Amount Incl. of GST (\$\$)
Sale of Accident Report - Publ	14/07/2022,11/07/2022,YQ3787H,GBD2866K	28.97	2.03	31.00
		Total Amount (\$\$)		28.97
		Total GST 7.00% (\$\$)		2.03
		Total Amount Incl. of GST (\$\$)		31.00

***This is a computer generated document.  
No signature is required.***

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 18 July 2022 10:37 AM  
**To:** 'ultraenggsg@gmail.com'  
**Subject:** Claim Notification - ACCIDENT INVOLVING GBD 2866K(AIG) AND YQ 3787H AT/ALONG 80 TAGORE LANE ON 11/07/2022

18 July 2022

**ONESG BATH & CUCINA PTE LTD**  
Driver: MOORTHY RAJKIRAN

[By Email Only]

Dear Sir/Madam,

**You Ref: GBD2866K**  
**Our Ref: CC6/AIG22006606/pa3**  
**ACCIDENT INVOLVING GBD 2866K(AIG) AND YQ 3787H AT/ALONG 80 TAGORE LANE ON 11/07/2022**

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 YQ3787H against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. 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](mailto:chewht@lkkauto.com) |

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

S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	13 Jul 2022 09:40	<b>Clm Dtl Modified</b>	Claimant's Name: -> YEW ANN CONSTRUCTION PTE LTD. Claimant's ID: -> 198402338N.	[A] HOW MEI KWAN
2	13 Jul 2022 09:40	<b>Clm Veh Model Changed</b>	(206208) HINO XZU710R 4.0 D 14FT WIDE CAB 5T (M).	[A] HOW MEI KWAN
3	13 Jul 2022 09:40	<b>Clm Created</b>	Reg No: YQ3787H. Acct Date: 2022/07/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Ryder Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	13 Jul 2022 09:40	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Jul 2022 09:40	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/07/22	[A] HOW MEI KWAN
6	13 Jul 2022 09:40	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Jul 2022 09:40	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	13 Jul 2022 09:40	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	13 Jul 2022 09:40	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	13 Jul 2022 09:40	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	16 Jul 2022 23:53	<b>TP Ins Updated</b>	TPRegNo:GBD28666K -> GBD2866K.	[I] Chu, Huiyen
12	07 Dec 2022 16:08	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	07 Dec 2022 16:08	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	07 Dec 2022 16:08	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2021/06/01.	[A] JOANNE LEE KHANG MIN
15	07 Dec 2022 16:08	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	14 Dec 2022 09:17	<b>Adj Mandate Request</b>	Cur.Req:3877.14:Liability: 100% (B22) *Quantum: \$3,877.14(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
17	09 Jan 2023 15:53	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/07/22. Mandate Remarks: Subject to all docs in place Cost of Repair : \$3,278.69 Loss of Rental : \$480.00 4 days @ S\$ 120/day LTA/ GIA Search Fee : \$38.45 Total : \$3,797.14	[I] Ler, Bernard-JQ
18	09 Jan 2023 15:53	<b>Adj Mandate Set</b>	Approved:3797.14:Subject to all docs in place Cost of Repair : \$3,278.69 Loss of Rental : \$480.00 4 days @ S\$ 120/day LTA/ GIA Search Fee : \$38.45 Total : \$3,797.14	[I] Ler, Bernard-JQ

Date From    Date To    Audit Type  

### ACTIVITY

[18/07/2022 10:38] CHEW HSIAO TONG:  
 \*OI EMAIL: ultraenggsg@gmail.com  
 [18/07/2022 09:55] CHEW HSIAO TONG:  
 100% B22  
 [18/07/2022 09:55] CHEW HSIAO TONG:  
 OID reversed and hit TP parked vehicle.

### 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
2816641	13 Jul 2022 09:48:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	YQ3787H	GBD28666K	11.00
2880455	07 Dec 2022 16:08:30	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	YQ3787H	GBD2866K	11.00