



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 : 202209-0151
Date : 28/09/2022
Vehicle : SKG1527Z
Make Model : BMW LED NAV HUD MSPT, 1998cc
Accident Date : 12/07/2022 10:16 (SGT)
Accident Location: 1 KAKI BUKIT AVENUE 6

Particular	Amount
1. COST OF REPAIR	\$4,874.81
2. LOSS OF USE FOR 01 Days x @\$250.00 per day	\$ 250.00
3. Pre-Repair Inspection for 2 days x @\$250.00 per day	\$ 500.00
4. GIA/LTA SEARCH FEE	\$. 7.45

Singapore Dollars: Four Thousand Two Hundred Twenty-Seven & Cents Forty-Five Only



YSK Auto Workshop

Total S\$: 5,632.26
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LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT 12/07/2022 10:16 (SGT) INVOLVING SKG1527Z & GBC3567Y
ALONG 1 KAKI BUKIT AVENUE 6


1. I/WE the registered owner of vehicle SKG1527Z 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 indicentials 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 third 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 13 DAY OF 07 2022

X _____

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\$5,000.00** (Global sum), for vehicle no. **SKG 1527Z** that was damaged pursuant to the accident which occurred on **12/07/2022** (date) along / at **1 KAKI BUKIT AVENUE 6** (location) involving vehicle no/s **GBC 3567Y**.

This is pursuant to the inspection conducted on **19/07/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **HOW ANDREW** (“the third party claimant”) of vehicle no. **SKG 1527Z** to 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 **SKG 1527Z** (vehicle no.) as a result of the accident.

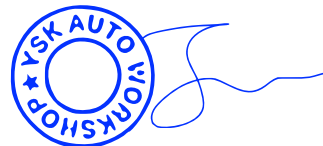
We/I confirm that the agreement reached above is in full and final settlement of any claim of “the third party claimant” pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

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 20 (day) of 12 (month) 2022 (year)



Signed by AIG appointed surveyor



Chopped & Signed by “the workshop”



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

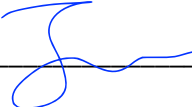
Tax Invoice : **202209-0151**
Date : 28/09/2022
Vehicle : SKG1527Z
Make Model : **BMW LED NAV HUD MSPT, 1998cc**
Accident Date : 12/07/2022 10:16 (SGT)
Accident Location: 1 KAKI BUKIT AVENUE 6

<u>Particular</u>	<u>Amount</u>
COST OF REPAIR	\$4,874.81

Total S\$: 4,874.81

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SAY TOTAL SINGAPORE DOLLARS: FOUR THOUSAND EIGHT HUNDRED SEVENTY-FOUR AND CENTS EIGHTY-ONE ONLY.



YSK Auto Workshop



Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 28 July 2022 2:17 PM
To: hexing.kee@gmail.com; myra@hexing.com.sg
Subject: Claim Notification - ACCIDENT INVOLVING GBC 3567Y(AIG) AND SKG 1527Z AT/ALONG 1 KAKI BUKIT AVE 6 #01-64 ON 12/07/2022

28 July 2022

HE XING AUTO GLASS PTE LTD
Driver: YOONG MENG FEI

[By Email Only]

Dear Sir/Madam,

You Ref: GBC3567Y

Our Ref: CC6/AIG22006996/Apa3

ACCIDENT INVOLVING GBC 3567Y(AIG) AND SKG 1527Z AT/ALONG 1 KAKI BUKIT AVE 6 #01-64 ON 12/07/2022

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 SKG1527Z against your insurance policy.

As per our tele-conversation with Ms Myra earlier, we are of the view that we do not have a good defense towards the claim submitted by third party (SKG1527Z) as third party has submitted a copy of his car video footage to show that your lorry reversed and slightly hit onto third party vehicle. 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)

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Jul 2022 / 21:39:15

Receipt Date/Time : 12 Jul 2022 / 21:39:14

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220712-004311

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - GBC3567Y As at 12 Jul 2022/10:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GBC3567Y Enquiry Fee 20220712213754437385	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.

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	22 Jul 2022 15:38	Clim Dtl Modified	Claimant's Name: -> HOW ANDREW. Claimant's ID: -> S7503659J.	[A] HOW MEI KWAN
2	22 Jul 2022 15:38	Clim Veh Model Changed	(206271) BMW 530I 2.0 LED NAV HUD MSPT (A).	[A] HOW MEI KWAN
3	22 Jul 2022 15:38	Clim Created	Reg No: SKG1527Z. Acct Date: 2022/07/12. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: ERGO Insurance Pte. Ltd. (HQ). Workshop: Ysk Auto Workshop (HQ)	[A] HOW MEI KWAN
4	22 Jul 2022 15:38	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Jul 2022 15:38	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/08/02	[A] HOW MEI KWAN
6	22 Jul 2022 15:38	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Jul 2022 15:38	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	22 Jul 2022 15:38	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	22 Jul 2022 15:38	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	22 Jul 2022 15:38	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	11 Oct 2022 16:38	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	11 Oct 2022 16:38	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	11 Oct 2022 16:38	Clim Dtl Modified	JPJ Reg. Date: -> 2018/03/21.	[A] JOANNE LEE KHANG MIN
14	11 Oct 2022 16:38	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	19 Oct 2022 11:59	Adj Mandate Request	Cur.Req:5122.26:Liability: 100% (BOLA-NIL) Insured's Driver reversed and hit onto TP *Quantum: \$5,122.26 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
16	02 Nov 2022 13:55	Video Downloaded	Downloaded TP Video	[I] Lee, Ming-Yao
17	02 Nov 2022 13:57	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/08/02	[I] Lee, Ming-Yao
18	02 Nov 2022 13:57	Adj Mandate Set	Approved:5122.26.	[I] Lee, Ming-Yao

Date From    Date To    Audit Type 

ACTIVITY

[28/07/2022 10:52] CHEW HSIAO TONG:
Called OI company, spoken to Myra(PIC). Advised her that TP submitted video footage to show his lorry reversed and his lorry rear right corner slightly hit onto TP front left portion. As TP has evidence to proof. So AIG need to settled TP claim at best. She noted & agreed to SAB.
[28/07/2022 10:50] CHEW HSIAO TONG:
270722 Spoken to OID Mr Yoong. Informed him that TP submitted video footage to show his lorry reversed and his lorry rear right corner slightly hit onto TP front left portion. He noted. He asked us to contact his company for claim purpose.
[27/07/2022 14:13] CHEW HSIAO TONG:
Called OID, Mr Yoong. Not pick up.

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
2821086	25 Jul 2022 11:28:05	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKG1527Z	GBC3567Y	11.00
2822423	27 Jul 2022 14:10:20	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKG1527Z	CHEW HSIAO TONG	xx.xx
2854563	11 Oct 2022 16:38:26	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKG1527Z	GBC3567Y	11.00

