

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

4/10/2022

Attn: ASHER SNG
Motor Claims Dept

LETTER OF DEMAND

Our Ref : SJJ5410X (1223) Your Ref : -

Dear Sir,

VEHICLE # : SJJ5410X
ACCIDENT INVOLVING : SJJ5410X & SGC716U ALONG CTE TOWARDS CITY ON 27/8/22

COST OF REPAIR	\$4,500.00	(As agreed)
RENTAL	\$524.30	
LTA & GIA SEARCH	\$38.45	

COST OF REPAIR ADD GST 7% \$315.00

TOTAL \$5,377.75

Five Thousand Three Hundred Seventy-Seven Singapore Dollars and
Seventy-Five 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 27/8/2022 INVOLVING SJJ5410X SGC716U
ALONG / AT
CTE TOWARDS CITY

I/We ROYSTON ALBERT (NRIC No. S8102783H)
of APT BLK 562 ANG MO KIO AVENUE 3 #05-3489 S(560562)

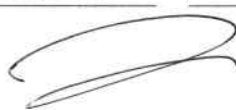
1. The owner of motor vehicle no. SJJ5410X hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder 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 3rd 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 number 2 and 3 above if the 3rd 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 27/8/2022



Signature of owner

(Company's stamp – if any)



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\$4,815.00** (Repair Cost), **S\$524.30** (Loss of Use/Rental), **S\$38.45** (Disbursement) for vehicle no. **SJJ5410X** that was damaged pursuant to the accident which occurred on **27/08/2022** (date) along **CTE TOWARDS CITY** (location) involving vehicle no/s **SGC716U**. This is pursuant to the inspection conducted on **30/08/2022** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **ROYSTON ALBERT** (the third party claimant") of vehicle no. **SJJ5410X** 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 **SJJ5410X** (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 16 (day) of 1 (month) 2023 (year)



LKP

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

4/10/2022

Attn: ASHER SNG
Motor Claims Dept

TAX INVOICE

Our Ref : SJJ5410X (1223) Your Ref : -

Dear Sir,

VEHICLE # : SJJ5410X
ACCIDENT INVOLVING : SJJ5410X & SGC716U ALONG CTE TOWARDS CITY ON 27/8/22

COST OF REPAIR \$4,500.00 (As agreed)

COST OF REPAIR ADD GST 7% \$315.00

TOTAL \$4,815.00

Four Thousand Eight Hundred Fifteen Singapore Dollars 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)





UNIQUE TOURIST SERVICE (PTE) LTD

20, SIN MING LANE #08-51 MIDVIEW CITY SINGAPORE 573968
Tel: 6292 7656 Admin email: unigtour@singnet.com.sg

Co. Reg. No.: 197401067R
GST Reg. No.: M2-0019671-6

Mr Royston Albert
Blk 562 Ang Mo Kio Avenue 3
05-3489
Singapore 560562

TAX INVOICE

NO. **WP/202679**

Date: **05.09.2022**

DATE	PARTICULARS	@	\$	cts
------	-------------	---	----	-----

Rental of one unit Honda Civic 1.6 Auto
Registration no. SJH 3730 X self driven
as from 27.08.2022 to 03.09.2022.

7 days at \$70.00 per day

\$ 490.00

Add GST at 7%
Amount Due

\$ 490.00

\$ 34.30

\$ 524.30

(SIN DOLLARS: FIVE HUNDRED TWENTY FOUR AND THIRTY CENTS ONLY)

Standard Rated Supplies:\$ 490.00
Total Amount of GST:\$ 34.30

AUTHORISED SIGNATURE



UNIQUE TOURIST SERVICE (PTE) LTD

20, SIN MING LANE #08-51 MIDVIEW CITY SINGAPORE 573968
Tel: 6292 7656 Admin email: uniqtour@singnet.com.sg

Co. Reg. No.: 197401067R
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Mr Royston Albert
Blk 562 Ang Mo Kio Avenue 3
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Singapore 560562

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490.00

Total Amount of GST:\$

34.30

AUTHORISED SIGNATURE



UNIQUE TOURIST SERVICE (PTE) LTD.

255410X

20, Sin Ming Lane, #08-51, Midview City, Singapore 573968

TEL: 6292 7656 EMAIL: uniqtour@singnet.com.sg

COMPANY REG NO: 197401067R

GST REG NO: M2-0019671-6

CAR RENTAL AGREEMENT

RA No. 23535

VEHICLE NO.

SJH 3730 X

MAKE/MODEL

HONDA CIVIC

NAME OF HIRER <u>MR. ROYSTON ALBERT</u>		DATE OUT <u>270822</u> TIME OUT <u>1740HRS</u>	
ADDRESS <u>BLK 562 ANG MO KIO AVENUE 3</u>		PETROL OUT E 1/4 <u>1/2</u> 3/4 F	
<u>#05-3489</u> SINGAPORE <u>560562</u>		DATE IN <u>030922</u> TIME IN <u>1400HRS</u>	
OFFICE TEL	RES TEL	HP	PETROL IN E 1/4 1/2 3/4 F
		<u>98570753</u>	RENTAL RATES:
NAMED DRIVER <u>MR. ROYSTON ALBERT</u>		MONTHLY @ \$	
OCCUPATION		WEEKLY @ \$	
PASSPORT / NRIC <u>S 8102783H</u>	NATIONALITY	DAILY <u>7</u> @ \$ <u>70/-</u> <u>490.00</u>	
DRIVING LIC NO. <u>S 8102783H</u>	DATE OF BIRTH <u>270181</u>	C.D.W. FEE	
PLACE OF ISSUE <u>S'PORE</u>	DATE PASS/EXPIRY <u>1/280717</u>	PETROL CONSUMPTION	
ADDITIONAL NAMED DRIVER		DELIVERY CHARGE	
ADDRESS		COLLECTION CHARGE	
SINGAPORE		SUB-TOTAL	
OFFICE TEL	RES TEL	GST @ <u>7</u> % <u>3430</u>	
		RENTAL DEPOSIT	
OCCUPATION	NATIONALITY	TOTAL: <u>58430</u>	
PASSPORT / NRIC	DATE OF BIRTH	DEPOSIT REFUND	
DRIVING LIC NO		PAYMENT BY: BILL CO / CREDIT CARD / CASH	
PLACE OF ISSUE	DATE PASS/EXPIRY	ATTENDED BY: <u>[Signature]</u>	
BY INITIATING MARK "X" HIRER AGREE TO PAY THE FOLLOWINGS		OF UNIQUE TOURIST SERVICE (PTE) LTD	
A. COLLISION DAMAGE WAIVER (CDW) AT \$ PER DAY / WEEK / MONTH "X"			
B. SURCHARGE OF \$ FOR USE IN MALAYSIA FROM TO "X"			
● THE HIRER IS RESPONSIBLE FOR ANY DAMAGES UP TO THE EXTENT OF TOTAL LOSS OF CAR, LOSS OF INCOME AND COST OF RECOVERY OF VEHICLE IF THE CAR IS DRIVEN INTO MALAYSIA WITHOUT PRIOR CONSENT FROM THE COMPANY.			

COMPULSORY EXCESS, DOLLAR

\$1200/-

DECLARATION

I HEREBY DECLARE THAT NO MOTOR ACCIDENT HAD OCCURED DURING MY HIRE OF YOUR MOTOR VEHICLE AS STATED IN THE ABOVE MENTIONED SCHEDULE * OR TO ANY SUBSTITUTED VEHICLE AS STATED IN THE MEMORANDUM DATED.

NOTE:

HIRER IS LIABLE FOR ALL PARKING & TRAFFIC VIOLATIONS.

YOUR ATTENTION IS DRAWN TO TERMS & CONDITIONS

PRINTED OVERLEAF.

FOR SINGAPORE DRIVE ONLY

REPLACEMENT VEHICLE NO:

1. ON TIME
2. ON TIME
3. ON TIME

DATE: 27/08/2022

SIGNATURE OF HIRER

DATE:

SIGNATURE OF HIRER

UNIQUE TOURIST SERVICE PTE LTD
20 SIN MING LANE #08-51, MIDVIEW CITY
SINGAPORE 573968

Co's Registration No. 197401067R
GST Registration No. M2-0019671-6

Ryder Auto Pte Ltd
2 Kaki Bukit Avenue 2
02-19/22 AutoHub @ Kaki Bukit
Singapore 417921

Tax Invoice No. 225723

Date: 05.09.2022

Rental of one unit Honda Civic 1.6 Auto
SJH 3730 X self driven by Mr Royston Albert
as from 27.08.2022 to 03.09.2022.

7 days at \$70.00 per day

\$ 490.00

\$ 490.00

Add GST at 7%

\$ 34.30

Amount Due

\$ 524.30

(SIN DOLLARS: FIVE HUNDRED TWENTY FOUR AND THIRTY CENTS ONLY)

Standard Rated Supplies:\$ 490.00
Total Amount of GST:\$ 34.30

Authorised Signature

Remarks : SJJ 5410 X

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 29 Aug 2022 / 15:36:17
Receipt Date/Time : 29 Aug 2022 / 15:36:16

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220829-002888

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SGC716U				
As at 20 Aug 2022/10:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SGC716U			
	Enquiry Fee	7.00	0.49	7.49
	20220829153555635757			
	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			
	npm6s38j		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.



RECORD MANAGEMENT CENTRE

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

9 Temasek Boulevard, Suntec City Tower Two #42-01B
Singapore 038989

E-mail: gears-support@shift-technology.com

GST Registration: M400017735

TAX INVOICE

Date of Request: 14/09/2022

Your Ref No: SJJ5410X

Dear Sir/Madam,

Date of Accident: 27/08/2022 00:00 (SGT)

Vehicle No: SJJ5410X

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
SGC716U	Singapore	(31.00)	1	(28.97)
GST Amount				(2.03)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Friday, 18 November 2022 2:13 PM
To: niraco11@hotmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SGC716U (AIG) AND SJJ5410X AT/ALONG CTE TOWARDS CITY ON 27/08/2022

Dear Tio Juliawati Partowidjojo,

Our Ref: CC6/AIG22008447/Aea3

ACCIDENT INVOLVING SGC716U (AIG) AND SJJ5410X AT/ALONG CTE TOWARDS CITY ON 27/08/2022

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 SJJ5410X against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

Claim Audit

AUDIT TRAIL

No.	On	Audit	Remarks	By
1	30 Aug 2022 21:52	Clim Dtl Modified	Claimant's Name: -> ROYSTON ALBERT.	[A] HOW MEI KWAN
2	30 Aug 2022 21:52	Clim Veh Model Changed	(204808) HONDA VEZEL 1.5 (A).	[A] HOW MEI KWAN
3	30 Aug 2022 21:52	Clim Created	Reg No: SJJ5410X. Acct Date: 2022/08/27. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Ryder Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	30 Aug 2022 21:52	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	30 Aug 2022 21:52	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/08	[A] HOW MEI KWAN
6	30 Aug 2022 21:52	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	30 Aug 2022 21:52	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	30 Aug 2022 21:52	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	30 Aug 2022 21:53	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
10	30 Aug 2022 21:53	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
11	01 Sep 2022 23:01	Clim Dtl Modified	Claimant's ID: -> S8102783H.	[A] HOW MEI KWAN
12	01 Sep 2022 23:01	Clim Veh Model Changed	(204808) -> (201492) HONDA FIT 1.3 G (A).	[A] HOW MEI KWAN
13	08 Sep 2022 08:42	Clim Registration Modified	Acct Time:00:00:00->11:50:00.	[I] AIG OneClaim Integration User
14	12 Dec 2022 14:11	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	12 Dec 2022 14:11	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	12 Dec 2022 14:11	Clim Dtl Modified	JPJ Reg. Date: -> 2008/09/17.	[A] JOANNE LEE KHANG MIN
17	12 Dec 2022 14:11	Clim Details Notified		[A] JOANNE LEE KHANG MIN
18	15 Dec 2022 15:40	Adj Mandate Request	Cur.Req:5377.75:Liability: 100% (BOLA 27) *Quantum: \$5,377.75(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
19	09 Jan 2023 16:31	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/08. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
20	09 Jan 2023 16:31	Adj Mandate Set	Approved:5377.75:Subject to all docs in place.	[I] Ler, Bernard-JQ

Date From  Date To  Audit Type

ACTIVITY

[01/09/2022 23:13] HOW MEI KWAN:
OINR. To send out first letter. (via email only)

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
2836667	30 Aug 2022 22:00:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJJ5410X	SGC716U	11.00
2882303	12 Dec 2022 14:11:23	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJJ5410X	SGC716U	11.00

