



MY CAR CONSULTANT PTE LTD

Address: 60 Jalan Lam Huat, Carros Centre #05-21 S(737869)

Email: Admin@mycar.sg

(Company Registration No: 201605878Z)

13th April 2023

Our reference: SMV6070M

Your reference: SKZ8727S

Allianz Insurance Singapore Pte Ltd

79 Robinson Road

#09-01 CPF Building

Singapore068897

Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : LUMENS AUTO PTE LTD

Address : 22 SIN MING LANE #01-74 MIDVIEW CITY S573969

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **24/08/2022** along involving our client's vehicle registration number **SMV6070M** and vehicle registrations number **SKZ8727S** driven by you/your insured's driver at the material time.

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$1,404.00
Loss of Use (\$150 X 03 DAYS)	:	\$450.00
Loss of Use W/End (\$150 X 01 DAYS)	:	\$150.00
GIA & LTA Search	:	\$33.00
Total	:	\$2,037.00



MY CAR CONSULTANT PTE LTD (Co Reg No. 201605878Z)
60 JLN LAM HUAT #05-21 CARROS CENTRE, SINGAPORE 737869
Tel: +65 9888 8885 / +65 8330 0060

LETTER OF AUTHORIZATION

In consideration of Repairer Workshop My Car Consultant Pte Ltd, 60 Jln Lam Huat #05-21 Carros Centre, Singapore 737869

I/We, Lumens Auto Pte Ltd of NRIC/Passport number/ROC number: 201426961K, Owner of vehicle no. SMV 6070 m hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

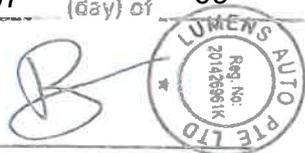
I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer/s claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 07 (day) of 09 (month) 20 22 (year)



Owner's signature (Company stamp if applicable)

Name: Lumens Auto Pte Ltd

NRIC No: 201426961K



TAX INVOICE

Allianz Insurance Singapore Pte Ltd
79 Robinson Road
#09-01 CPF Building
068897

Invoice Date
5 Feb 2023

Invoice Number
MCC2023-0339

Reference
SMV6070M

201605878Z
201605878Z

My Car Consultant Pte. Ltd.
60 Jalan Lam Huat 05-21
Carros Center
737869
SINGAPORE

Description	Quantity	Unit Price	Tax	Amount SGD
Cost of Repair	1.00	1,300.00	8%	1,300.00
			Subtotal	1,300.00
			TOTAL 2023 STANDARD RATED SUPPLIES 8%	104.00
			TOTAL SGD	1,404.00

Due Date: 5 Feb 2023

GST REG NO. - 201605878Z
DBS CURRENT A/C - 018-904614-2
PAYNOW UEN - 201605878Z
CHEQUE PAYABLE TO - MY CAR CONSULTANT PTE LTD
INTEREST OF 1.5% PER MONTH WILL BE CHARGEABLE FOR OVERDUE PAYMENTS.

PAYMENT ADVICE

To: My Car Consultant Pte. Ltd.
60 Jalan Lam Huat 05-21
Carros Center
737869
SINGAPORE

Customer Allianz Insurance Singapore Pte Ltd
Invoice Number MCC2023-0339
Amount Due **1,404.00**
Due Date 5 Feb 2023
Amount Enclosed

Enter the amount you are paying above

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SKZ8727S

Date of Accident

24/08/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Allianz Insurance Singapore P...**

Period of Insurance **05/08/2022 - 04/08/2023**

Requested By **Tan Hui Qin (MY CAR CONSULT...**

Requested Date **06/09/2022 15:35**

Payment details

Request Amount: **\$S\$1.87**
GST Amount: **\$S\$0.13**
Total Amount Due (GST Inclusive): **\$S\$2**

General Insurance Association

Records Management Centre
GST Registration No: **M400017735**



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: 06/09/2022

Your Ref No: **SMV6070M**

Dear Sir/Madam,

Date of Accident: 24/08/2022 00:00 (SGT)

Vehicle No: SMV6070M

Place of Accident: Near 39 Dover Rd, Singapore 130039

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 (\$)
SKZ8727S	Near 39 Dover Rd, Singapore 130039	(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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 13 July 2023 9:38 AM
To: admin@mycar.sg
Cc: Admin A; Celine Fong (LKKAuto); Bryan Ang (LKKAuto)
Subject: RE: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **S\$1,677.00(all in)** in full and final settlement of all claims your client has or may have against Allianz Insurance Singapore and/or their insured arising out of this incident.

If the above offer is accepted, **kindly confirm settlement by providing a copy of your Bank details for us to process payment.**

Please note that your client's receipt of the settlement sum or settlement sums shall constitute a full discharge of liability and waiver of any past, present or future claims your client may have against Allianz Insurance Singapore and/or our insured as a result of the accident on **24 AUG 2022**.

Please note that the clearance of this cheque / settlement sum or receipt of the successful electronic payment or payments constitutes your client's acceptance of payment and full discharge of liability.

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)

From: Jackson <admin@mycar.sg>
Sent: Monday, July 3, 2023 5:02 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Sirs,

Please proceed with acceptance.

Best Regards,
Jackson Ho
Claim Handler | Motor Claims Department

My Car Consultant Pte Ltd

M: 8344 7681 | F: 6925 5219
W: [Mycar.sg](http://mycar.sg) | E: admin@mycar.sg
60 Jalan Lam Huat, Carros Centre #05-21 S(737869)
UEN No.: 201605878Z

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Sent: 7/3/23 4:16 PM
To: "admin@mycar.sg" <admin@mycar.sg>
Cc: Admin A <admin-a@lkkauto.com>, "Celine Fong (LKKAuto)" <celinefong@lkkauto.com>, "Bryan Ang (LKKAuto)" <bryanang@lkkauto.com>
Subject: SPAM-LOW: RE: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Sirs,

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 1,404.00
2. Loss of Use (3days x \$80.00)	\$ 240.00
3. LTA/GIA Search Fee	\$ 33.00
Total	\$ 1,677.00

Please confirm acceptance.

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)

From: Jackson <admin@mycar.sg>
Sent: Sunday, July 2, 2023 10:48 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Hsiao Tong,

Refer to our email dated 10 May 2023 & 25 June 2023

We would like to seek mandate for the following,

Cost of repair (With Gst)	\$1,404.00
Loss of Use (Recommended by SJE)	\$300.00
GIA / LTA Search	\$33.00
Total Amount	\$1,737.00

Aside to Allianz OIC,

Please expedite on urgent basis.

Best Regards,

Jackson Ho

Claim Handler | Motor Claims Department

My Car Consultant Pte Ltd

M: 8344 7681 | F: 6925 5219

W: [Mycar.sg](http://mycar.sg) | E: admin@mycar.sg

60 Jalan Lam Huat, Carros Centre #05-21 S(737869)

UEN No.: 201605878Z

From: "MY CAR CONSULTANT" <admin@mycar.sg>
Sent: 6/25/23 8:09 PM
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>, "celinefong@lkkauto.com" <celinefong@lkkauto.com>
Subject: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Sirs,

Refer to our email dated 10 May 23

Kindly response to our offer proposal.

Best Regards,

Jackson Ho

Claim Handler | Motor Claims Department

My Car Consultant Pte Ltd

M: 8344 7681 | F: 6925 5219

W: [Mycar.sg](http://mycar.sg) | E: admin@mycar.sg

60 Jalan Lam Huat, Carros Centre #05-21 S(737869)
UEN No.: 201605878Z

From: "MY CAR CONSULTANT" <admin@mycar.sg>
Sent: 5/10/23 9:53 AM
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: "Admin A" <admin-a@lkkauto.com>
Subject: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Hsiao Tong,

Please counter propose the following,

COST OF REPAIR	\$1,404 (inclusive of 8% GST)
LOSS OF USE	\$300.00 (\$100 X 03 DAYS)
GIA / LTA SEARCH	\$33.00
TOTAL	\$1,737.00

Best Regards,

Jackson Ho

Claim Handler | Motor Claims Department

My Car Consultant Pte Ltd

M: 8344 7681 | F: 6925 5219

W: mycar.sg | E: admin@mycar.sg

60 Jalan Lam Huat, Carros Centre #05-21 S(737869)
UEN No.: 201605878Z

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Sent: 5/9/23 5:29 PM
To: "admin@mycar.sg" <admin@mycar.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: SPAM-LOW: RE: LOD - OUR REF SMV607oM YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Sirs,

[We refer to the above matter.](#)

We propose settlement at a global sum of **\$1,670.00(all-in)**.

Please confirm acceptance.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

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)

From: MY CAR CONSULTANT <admin@mycar.sg>
Sent: Monday, April 24, 2023 5:37 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Hsiao Tong,

Please find attached video footage.

Best Regards,

Jackson Ho

Claim Handler | Motor Claims Department

My Car Consultant Pte Ltd

M: 8344 7681 | F: 6925 5219

W: [Mycar.sg](http://mycar.sg) | E: admin@mycar.sg

60 Jalan Lam Huat, Carros Centre #05-21 S(737869)
UEN No.: 201605878Z

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Sent: 4/24/23 4:50 PM
To: "admin@mycar.sg" <admin@mycar.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: SPAM-LOW: RE: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Sirs,

Please share a copy of your client video footage for our review. Thanks.

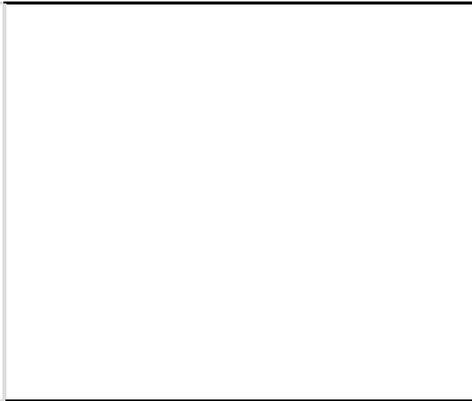
Best Regards,

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)



From: MY CAR CONSULTANT <admin@mycar.sg>
Sent: Thursday, April 13, 2023 11:52 AM
To: Admin A <admin-a@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: LOD - OUR REF SMV6070M YOUR REF SKZ8727S

WITHOUT PREJUDICE

Dear Sirs,

Please refer to LOD and all supporting documents to assist in the closure of the case swiftly.

Best Regards,

Jackson Ho

Claim Handler | Motor Claims Department

My Car Consultant Pte Ltd

M: 8344 7681 | F: 6925 5219

W: Mycar.sg | E: admin@mycar.sg

60 Jalan Lam Huat, Carros Centre #05-21 S(737869)

UEN No.: 201605878Z

Company Name	MY CAR CONSULTANT PTE LTD
Company Reg No.	201605878Z
Address	60 JALAN LAM HUAT, 05-21 CARROS CENTRE
Contact No.	83447681
Bank Transfer Details	
Beneficiary	MY CAR CONSULTANT PTE LTD
Bank Name	DBS BANK
Bank Branch	DBS AMK HUB
Bank Address	53 ANG MO KIO AVENUE 3 , B1-01 AMK HUB
Bank Code	7171
Branch Code	018
SWIFT Code	DBSSSGSG
Bank Account No.	018-904614-2
Currency	SGD
Remittance Attention To Email	ADMIN@MYCAR.SG

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 25 April 2023 9:24 AM
To: ashmeoo@gmail.com
Subject: ACCIDENT INVOLVING SKZ8727S(ALLIANZ) AND SMV6070M AT/ALONG AYE (CHANGI) BEFORE EXIT 8 ON 24/08/2022

Ahamad Fareed Bin Noorul Ameen [By Email Only]

Dear Sir/Madam,

You Ref: SKZ8727S
Our Ref: CC4/AIS22008821/Rpa3
ACCIDENT INVOLVING SKZ8727S(ALLIANZ) AND SMV6070M AT/ALONG AYE (CHANGI) BEFORE EXIT 8 ON 24/08/2022

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, Allianz Insurance Singapore Pte. Ltd to deal with the third party claim against your policy.

We have received a claim from SMV6070M 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.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to customerservice@allianz.com.sg or deliver it by hand to Allianz Customer Care Centre.

This letter should **not** be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact as at 6742 3197 or chewht@lkkauto.com.

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)