



MY CAR CONSULTANT PTE LTD

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

Email: Admin@mycar.sg

(Company Registration No: 201605878Z)

26th October 2022

Our reference: SMV9400A

Your reference: SLT4722B

AIG(Singapore) Pte Ltd

#07, Shenton Way, 16

Singapore 079120

Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : LUMENS AUTO PTE LTD

Address : 22 SIN MING LANE #01-74/75 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 **02/09/2022** along involving our client's vehicle registration number **SMV9400A** and vehicle registrations number **SLT4722B** 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	:	\$1,177.00
Loss of Use (\$150 X 04 Days)	:	\$600.00
LTA Search	:	\$2.00
Total	:	\$1,779.00

A copy of each of the following supporting documents are enclosed:-



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. SMV9400 A 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.

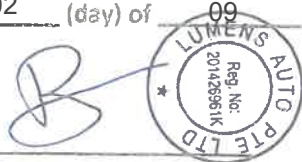
I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

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 02 (day) of 09 (month) 20 22 (year)



Owner's signature (Company stamp if applicable)

Name: Lumens Auto Pte Ltd

NRIC No: 201426961K

All Settlement Amount Are Without
Prejudice to our driver's Injury Claim

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

"We/I, MY CAR CONSULTANT 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\$1,177.00 (Repair Cost), S\$240.00 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SMV 9400A that was damaged pursuant to the accident which occurred on 02/09/2022 (date) along EXIT TO SENG KANG WEST (location) involving vehicle no/s SLT 4722B. This is pursuant to the inspection conducted on 08/09/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LUMENS AUTO PTE LTD (the third party claimant") of vehicle no. SMV 9400A 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 SMV 9400A (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 06 (day) of Feb. (month) 20 23 (year)



MRB

Signed by appointed surveyor



Jordan

Signed by "the workshop" (with chop)



TAX INVOICE

AIG ASIA PACIFIC INSURANCE PTE LTD
78 Shenton Way, #09-16 AIG Building
SINGAPORE 079120

Invoice Date
31 Oct 2022

Invoice Number
MCC2022-4283

Reference
SMV9400A

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	1,100.00	7%	1,100.00
Subtotal				1,100.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%				77.00
TOTAL SGD				1,177.00

Due Date: 31 Oct 2022

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 AIG ASIA PACIFIC INSURANCE PTE LTD
Invoice Number MCC2022-4283
Amount Due 1,177.00
Due Date 31 Oct 2022
Amount Enclosed

Enter the amount you are paying above

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SLT4722B

Date of Accident

02/09/2022



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **30/10/2021 - 29/10/2022**Requested By **Tan Hui Qin (MY CAR CONSULT...**Requested Date **07/09/2022 12:40**

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**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 18 November 2022 5:32 PM
To: leahling@gmail.com
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SLT4722B(AIG) AND SMV9400A AT/ ALONG JUNCTION OF SENGKANG WEST WAY AND SENGKANG WEST ROAD ON 02/09/2022

Mdm Leah Lee Tze Ling

[By Email Only]

Dear Sir/Madam,

Our Ref: CC4/AIG22008867/Rpa3

You Ref: SLT4722B

ACCIDENT INVOLVING SLT4722B(AIG) AND SMV9400A AT/ ALONG JUNCTION OF SENGKANG WEST WAY AND SENGKANG WEST ROAD ON 02/09/2022

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 third party claim from SMV9400A 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,

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)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	08 Sep 2022 19:13	Clm Dtl Modified	Claimant's Name: -> LUMENS AUTO PTE LTD. Claimant's ID: -> 2XXXXX961K.	[A] HOW MEI KWAN
2	08 Sep 2022 19:13	Clm Veh Model Changed	(206252) TOYOTA PRIUS 1.8 5DR HATCHBACK (A).	[A] HOW MEI KWAN
3	08 Sep 2022 19:13	Clm Created	Reg No: SMV9400A. Acct Date: 2022/09/02. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: India International Insurance Pte Ltd (HQ). Workshop: My Car Consultant Pte Ltd (Jalan Lam Huat) (HQ)	[A] HOW MEI KWAN
4	08 Sep 2022 19:13	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	08 Sep 2022 19:13	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/19	[A] HOW MEI KWAN
6	08 Sep 2022 19:13	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	08 Sep 2022 19:13	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	08 Sep 2022 19:13	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	08 Sep 2022 19:14	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	08 Sep 2022 19:14	Adj Adjuster Assigned	[None] -> CHEN TSUE YEE	[A] HOW MEI KWAN
11	09 Sep 2022 14:31	Adj Adjuster Assigned	CHEN TSUE YEE -> MOHD RASUL	[A] HOW MEI KWAN
12	15 Sep 2022 09:25	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/19. Mandate Remarks: TP had another accident on 6th Jul. please check for consistency in survey	[I] Goh, Jeremy-CX
13	15 Sep 2022 09:25	Adj Mandate Set	Approved:0.00:TP had another accident on 6th Jul. please check for consistency in survey	[I] Goh, Jeremy-CX
14	18 Oct 2022 16:45	Video Downloaded	Downloaded 6th Jul accident Video - Other	[A] HOW MEI KWAN
15	18 Oct 2022 16:45	Video Downloaded	Downloaded 6th Jul accident Video - Other	[A] HOW MEI KWAN
16	02 Nov 2022 11:24	Video Downloaded	Downloaded 6th Jul accident Video - Other	[A] HOW MEI KWAN
17	05 Nov 2022 12:12	Clm Registration Modified	Acct Time:11:00:00->11:45:00.	[I] AIG OneClaim Integration User
18	16 Nov 2022 08:50	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
19	16 Nov 2022 08:50	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
20	16 Nov 2022 08:50	Clm Dtl Modified	JPJ Reg. Date: -> 2020/10/28.	[A] JOANNE LEE KHANG MIN
21	16 Nov 2022 08:50	Clm Details Notified		[A] JOANNE LEE KHANG MIN
22	28 Nov 2022 11:20	Adj Mandate Request	Cur.Req:1479.00:Liability: 100%(BOLA 27) *Quantum: \$1,479.00(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
23	28 Nov 2022 11:21	Video Downloaded	Downloaded 6th Jul accident Video - Other	[A] CHEW HSIAO TONG
24	28 Nov 2022 12:06	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/09/19. Mandate Remarks: mandate approved. subject to documents in order. settle at best.	[I] Goh, Jeremy-CX
25	28 Nov 2022 12:06	Adj Mandate Set	Approved:1479.00:mandate approved. subject to documents in order. settle at best.	[I] Goh, Jeremy-CX

Date From   Date To   Audit Type 

ACTIVITY								
[02/11/2022 13:31] 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
2841130	08 Sep 2022 19:18:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMV9400A	SLT4722B	11.00
2843296	15 Sep 2022 09:24:05	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMV9400A	Goh, Jeremy-CX	xx.xx
2869439	16 Nov 2022 08:50:32	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMV9400A	SLT4722B	11.00