



MY CAR CONSULTANT PTE LTD

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

Email: Admin@mycar.sg

(Company Registration No: 201605878Z)

9th February 2023

Our reference: SNE5202J

Your reference: SMW44Z

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #09-16

Singapore 079120

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 **10/09/2022** along involving our client's vehicle registration number **SNE5202J** and vehicle registrations number **SMW44Z** 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	:	\$2,646.00
Loss of Use (\$150 X 6 Days)	:	\$750.00
Sunday Loss of Use (\$150 X 1 Days)	:	\$150.00
GIA & LTA Search	:	\$33.00
Total	:	\$3,579.00



MY CAR CONSULTANT PTE LTD (Co Reg No. 2016058782)

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. SNE5202J 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.

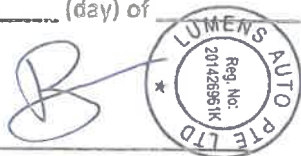
I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

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 _____ (day) of _____ (month) 20____ (year)



Owner's signature (Company stamp if applicable)

Name: Lumens Auto Pte Ltd

NRIC No: 201426961K

All Settlement Amounts 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\$2,484.00 (Repair Cost), S\$600.00 (Loss of Use/Rental), S\$33.00 (Disbursement) for vehicle no. SNE5202J that was damaged pursuant to the accident which occurred on 10/09/2022 (date) along ROAD INTERSECTION FROM TAMAN WARNA TURNING TO HOLLAND ROAD (location) involving vehicle no/s SMW44Z. This is pursuant to the inspection conducted on 15/09/2022 (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. SNE5202J 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 SNE5202J (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 12 (day) of 07 (month) 2023 (year)

 LKK MFB

Signed by appointed surveyor



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
5 Feb 2023

Invoice Number
MCC2023-0340

Reference
SNE5202J

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	2,450.00	8%	2,450.00
			Subtotal	2,450.00
			TOTAL 2023 STANDARD RATED SUPPLIES 8%	196.00
			TOTAL SGD	2,646.00

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 AIG ASIA PACIFIC INSURANCE PTE LTD

Invoice Number MCC2023-0340

Amount Due **2,646.00**

Due Date 5 Feb 2023

Amount Enclosed

Enter the amount you are paying above



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: SNE5202J

Dear Sir/Madam,

Date of Accident: 10/09/2022 00:00 (SGT)

Vehicle No: SNE5202J

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 (\$)
SMW44Z	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.

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SMW44Z

Date of Accident

10/09/2022



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **17/01/2022 - 16/01/2023**Requested By **Tan Hui Qin (MY CAR CONSULT...**Requested Date **14/09/2022 10:04**

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**

EzLyna (LKKAUTO)

From: EzLyna (LKKAUTO)
Sent: Thursday, 19 January 2023 4:32 pm
To: 'rickylym@singnet.com.sg'
Cc: Admin A
Subject: ACCIDENT INVOLVING SMW44Z (AIG) AND SNE5202J AT/ALONG ROAD INTERSECTION FROM TAMAN WARNA TURNING TO HOLLAND ROAD ON 10/09/2022

Dear Liew You Ming,

Our Ref: CC4/AIG22009109/Rea3

ACCIDENT INVOLVING SMW44Z (AIG) AND SNE5202J AT/ALONG ROAD INTERSECTION FROM TAMAN WARNA TURNING TO HOLLAND ROAD ON 10/09/2022

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 a claim from **SNE5202J** against your insurance policy.

Based on the accident report and video footage provided by third party, 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.

*I am working from home from 19 & 20th January 2023 & 30th~17th February 2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

Will be working from the office on 25th~27th January 2023.

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	15 Sep 2022 19:17	Clim Dtl Modified	Insured Name: -> LIEW YOU MING. Insured ID: -> S6873617Z. Claimant's Name: -> LUME NS AUTO PTE LTD. Claimant's ID: -> 2XXXXX961K.	[A] HOW MEI KWAN
2	15 Sep 2022 19:17	Clim Veh Model Changed	(206744) TOYOTA COROLLA ALTIS 1.8 E HYBRID ELEGANCE (2WD) (A).	[A] HOW MEI KWAN
3	15 Sep 2022 19:17	Clim Created	Reg No: SNE5202J. Policy No: 2070005056. Acct Date: 2022/09/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: My Car Consultant Pte Ltd (Jalan Lam Huat) (HQ)	[A] HOW MEI KWAN
4	15 Sep 2022 19:17	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	15 Sep 2022 19:17	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/26	[A] HOW MEI KWAN
6	15 Sep 2022 19:17	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	15 Sep 2022 19:17	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	15 Sep 2022 19:17	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	15 Sep 2022 19:18	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	15 Sep 2022 19:18	Adj Adjuster Assigned	[None] -> MOHD RASUL	[A] HOW MEI KWAN
11	19 Jan 2023 15:49	Video Downloaded	Downloaded Video - Accident FROM OI	[A] Ezlyna
12	19 Jan 2023 15:49	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
13	19 Jan 2023 15:49	Video Downloaded	Downloaded Video - Accident (TP front)	[A] Ezlyna
14	19 Jan 2023 15:49	Video Downloaded	Downloaded Video - Accident (TP rear)	[A] Ezlyna
15	09 Mar 2023 12:48	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
16	09 Mar 2023 12:48	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	09 Mar 2023 12:48	Clim Dtl Modified	JPJ Reg. Date: -> 2022/03/23.	[A] JOANNE LEE KHANG MIN
18	09 Mar 2023 12:48	Clim Details Notified		[A] JOANNE LEE KHANG MIN
19	20 Apr 2023 08:35	Adj Mandate Request	Cur.Req:3117.00:Liability: 100% (BOLA 1) *Quantum: \$3,117.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
20	10 May 2023 11:12	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/26. Mandate Remarks: please proceed with settlement @ \$3117.00 [COR-\$2484 LOU-\$600 LTA/GIA-\$33] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
21	10 May 2023 11:12	Adj Mandate Set	Approved:3117.00:please proceed with settlement @ \$3117.00 [COR-\$2484 LOU-\$600 LTA/GIA-\$33] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From
 Date To
 Audit Type None Go

ACTIVITY

No record

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
2843970	16 Sep 2022 11:11:59	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SNE5202J	Syed-Yusoff, Saliha	xx.xx

2845051	20 Sep 2022 09:48:12	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SNE5202J	SMW44Z	11.00
2900381	17 Jan 2023 16:49:17	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SNE5202J	Ng, Jeffrey-SK	xx.xx
2900383	17 Jan 2023 16:49:30	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SNE5202J	Ng, Jeffrey-SK	xx.xx
2928924	09 Mar 2023 12:48:57	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SNE5202J	SMW44Z	11.00