



MY CAR CONSULTANT PTE LTD

Address: 60 Jalan Lam Huat, Carros Centre #05-21 S(737869)
Email: Admin@mycar.sg
(Company Registration No: 201605878Z)

3rd December 2022

Our reference: SNG741S
Your reference: SME8054L

ALLIANZ INSURANCE SINGAPORE PTE LTD
79 ROBINSON ROAD
#09-01
SINGAPORE 068897

BY HAND

Attn: Motor Claims Department

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 **19/07/2022** along involving our client's vehicle registration number **SNG741S** and vehicle registrations number **SME8054L** 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	:	\$2,942.50
Loss of Use (\$150 X 05 DAYS)	:	\$750.00
LTA Search	:	\$7.49
GIA Search	:	\$31.00
Total	:	\$3,730.99

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

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Proforma Invoice;
- f) Rental Agreement & Official Receipt;
- g) LTA Search Results & Official Receipt;
- h) Towing invoice

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Yours faithfully,



.....
My Car Consultant



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. SNG 7415 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 29 (day) of SEPT (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
SINGAPORE 068897

Invoice Date
3 Dec 2022

Invoice Number
MCC2022-4743

Reference
SNG741S

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	2,750.00	7%	2,750.00
			Subtotal	2,750.00
			TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	192.50
			TOTAL SGD	2,942.50

Due Date: 3 Dec 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 ALLIANZ GLOBAL CORPORATE & SPECIALITY SE

Invoice Number MCC2022-4743

Amount Due **2,942.50**

Due Date 3 Dec 2022

Amount Enclosed

Enter the amount you are paying above



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

Print Date/Time : 28 Sep 2022 / 14:16:08
Receipt Date/Time : 28 Sep 2022 / 14:16:08

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220928-002146

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SME8054L As at 19 Jul 2022/12:25:00 Insurance Co: ALLIANZ INSURANCE SINGAPORE PTE. LTD.				
1	Insurance Enquiry - SME8054L Enquiry Fee 20220928141321936581	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SHD585M As at 27 Sep 2022/12:05:00 Insurance Co: AXA INSURANCE PTE LTD				
2	Insurance Enquiry - SHD585M Enquiry Fee 20220928141322037983	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - GBA8828Y As at 23 Sep 2022/14:30:00 Insurance Co: TOKIO MARINE INSURANCE SINGAPORE LTD				
3	Insurance Enquiry - GBA8828Y Enquiry Fee 20220928141322150922	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - YN2869C As at 27 Sep 2022/12:05:00 Insurance Co: INCOME INSURANCE LIMITED				
4	Insurance Enquiry - YN2869C Enquiry Fee 20220928141322272684	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SML5144T As at 26 Sep 2022/16:00:00 Insurance Co: INCOME INSURANCE LIMITED				
5	Insurance Enquiry - SML5144T Enquiry Fee 20220928141322444474	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		35.00	2.45	37.45
Rounding Difference				0.00
Total Amount Payable				37.45
Paid By				
	409636XXXXXX7897		eNETS Credit Card	37.45
Total				37.45
Cash Change				0.00
Tendered Amount				37.45
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: 30/09/2022

Your Ref No: SNG741S

Dear Sir/Madam,

Date of Accident: 19/07/2022 00:00 (SGT)

Vehicle No: SNG741S

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 (\$)
SME8054L	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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 15 February 2023 4:51 PM
To: admin@mycar.sg
Cc: Admin A
Subject: RE: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S *** LKK REF: CC4/AIS22009617/Kea3

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **S\$3,300.95(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 the **Letter of Authorization / Warrant to Act** and 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 **19 JULY 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: MY CAR CONSULTANT <admin@mycar.sg>
Sent: Tuesday, February 7, 2023 7:13 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S *** LKK REF: CC4/AIS22009617/Kea3

WITHOUT PREJUDICE

Dear Sirs,

We accept your offer

Best Regards,
Jackson

+65 8344 7681

[My Car Consultant Pte Ltd](#)

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

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

UEN No.: 201605878Z

GST Registration No.: 201605878Z

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

Sent: 2/6/23 11:31 AM

To: "admin@mycar.sg" <admin@mycar.sg>

Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>

Subject: SPAM-LOW: RE: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S *** LKK REF: CC4/AIS22009617/Kea3

WITHOUT PREJUDICE

Dear Sirs,

[We propose settlement as follows: -](#)

1. Cost of Repair (w/GST)	\$ 2,942.50
2. Loss of Use (4days x \$80.00)	\$ 320.00
3. LTA/GIA Search Fee	\$ 38.45
Total	\$ 3,300.95

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: Friday, 20 January 2023 5:31 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Claims Banca (Allianz Insurance Singapore) <claims@allianz.com.sg>; CS A Team <cs-a@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S *** LKK REF: CC4/AIS22009617/Kea3

Dear Mei Kwan,

Please check settlement status for this case

Best Regards,
Jackson

+65 8344 7681

[My Car Consultant Pte Ltd](#)

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

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

UEN No.: 201605878Z

GST Registration No.: 201605878Z

From: "MY CAR CONSULTANT" <admin@mycar.sg>

Sent: 12/18/22 9:46 PM

To: "Mei Kwan (LKKAuto)" <Meikwan@lkkauto.com>, "Claims Banca (Allianz Insurance Singapore)" <claims@allianz.com.sg>, "CS A Team" <cs-a@lkkauto.com>

Cc: "Admin A" <admin-a@lkkauto.com>

Subject: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S *** LKK REF: CC4/AIS22009617/Kea3

WITHOUT PREJUDICE

Dear Sirs,

Please check settlement status for this case

Best Regards,
Jackson

+65 8344 7681

My Car Consultant Pte Ltd
W: Mycar.sg | E: Admin@mycar.sg

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

From: "Mei Kwan (LKKAuto)" <Meikwan@lkkauto.com>

Sent: 12/12/22 4:20 PM

To: "Claims Banca (Allianz Insurance Singapore)" <claims@allianz.com.sg>, MY CAR CONSULTANT <admin@mycar.sg>, CS A Team <cs-a@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: RE: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S *** LKK REF: CC4/AIS22009617/Kea3

Dear Sir / Madam,

Thank you for your email.

Our respective team will look into the matter and get back to you in due course.

Hi CS team,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

From: Claims Banca (Allianz Insurance Singapore) <claims@allianz.com.sg>
Sent: Monday, 12 December 2022 4:11 PM
To: MY CAR CONSULTANT <admin@mycar.sg>; admin-d <admin-d@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: FW: RE: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S

Internal

“Without Prejudice”

Dear Sir/Madam

Your Claim Ref: SNG741S

Our Claim Ref: C88AISCL2022-0013FR-SME8054L

We acknowledge receipt of your Letter of Demand dated 3 December 2022

Our Direct settlement Partner LKK Auto Consultants Pte Ltd, is in the midst of reviewing your claim matter and will keep you informed once there is any update.

Should you require any clarification or assistance, please do not hesitate to contact our Claims Department at claims@allianz.com.sg

Thank you.

Claims & Performance Management Department

Allianz Insurance Singapore Pte. Ltd. | UEN 201903913C

79 Robinson Road #09-01 Singapore 068897

www.allianz.sg



Please note: This e-mail and any files transmitted with it is intended only for the named recipients and may contain confidential and / or privileged information. If you are not the intended recipient, please do not read, copy, use or disclose the contents of this communication to others and notify the sender immediately. Then please delete the e-mail and any copies of it. Thank you.

P Please consider the environment before printing this e-mail.

From: MY CAR CONSULTANT <admin@mycar.sg>
Sent: Saturday, December 3, 2022 7:07 PM
To: Claims Banca (Allianz Insurance Singapore) <claims@allianz.com.sg>
Subject: [EXT] RE: YOUR REF C88AISCL2022-0013FR-SME8054L - LOD - SNG741S

WITHOUT PREJUDICE

Dear Sirs,

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

Best Regards,
Jackson

+65 8344 7681

My Car Consultant Pte Ltd

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

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

UEN No.: 201605878Z

GST Registration 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: Monday, 31 October 2022 4:05 PM
To: LEASING@CARS88.SG
Subject: ACCIDENT INVOLVING SME8054L(ALLIANZ) AND SNG741S AT/ALONG MARINA BOULEVARD ON 19/07/2022

CARS 88 LEASING PTE LTD

[By Email Only]

Driver: KUAH KIAN HUI MICHAEL

Dear Sir/Madam,

You Ref: SME8054L

Our Ref: CC4/AIS22009617/Kea3

ACCIDENT INVOLVING SME8054L(ALLIANZ) AND SNG741S AT/ALONG MARINA BOULEVARD ON 19/07/2022

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

We have received a claim from SNG741S against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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. We also wish to inform you that there is Section II excess of \$1,500.00(Before GST) for third party claim settlements.

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)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	29 Sep 2022 17:07	Clim Dtl Modified	Claimant's Name: -> LUMENS AUTO PTE LTD. Claimant's ID: -> 2XXXXX961K.	[A] HOW MEI KWAN
2	29 Sep 2022 17:07	Clim Veh Model Changed	(207276) TOYOTA COROLLA CROSS 1.8 G HYBRID CVT (A).	[A] HOW MEI KWAN
3	29 Sep 2022 17:07	Clim Created	Reg No: SNG741S. Acct Date: 2022/07/19. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: My Car Consultant Pte Ltd (Jalan Lam Huat) (HQ)	[A] HOW MEI KWAN
4	29 Sep 2022 17:07	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	29 Sep 2022 17:07	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/10/10	[A] HOW MEI KWAN
6	29 Sep 2022 17:07	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	29 Sep 2022 17:09	Assignment 1st Accessed		[A] NA MENG YAN
8	29 Sep 2022 17:15	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
9	07 Oct 2022 16:57	Clim Registration Modified	Pol No:->SPMF1000000510.	[I] Faiz Rosli
10	12 Oct 2022 02:00	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/10/10. Mandate Remarks: Proceed with Direct Settlement. TP Excess \$1.5K	[I] Faiz Rosli
11	12 Oct 2022 02:00	Adj Mandate Set	Approved:0.00:Proceed with Direct Settlement. TP Excess \$1.5K	[I] Faiz Rosli
12	27 Dec 2022 17:04	Adj Mandate Request	Cur.Req:3480.95:Liability: 100%. Insured rear-ended third party. We seek your mandate at \$3,480.95(ALL-IN). TP-Mandate IA had been uploaded in Merimen. Kindly let us have your approval/instruction.	[A] CHEW HSIAO TONG
13	31 Jan 2023 18:30	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/10/10. Mandate Remarks: Proceed with Offer	[I] Faiz Rosli
14	31 Jan 2023 18:30	Adj Mandate Set	Approved:3480.95:Proceed with Offer	[I] Faiz Rosli

Date From Date To Audit Type

ACTIVITY
[29/09/2022 17:39] 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
2849413	29 Sep 2022 17:07:53	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SNG741S		xx.xx