Address: 1 Defu Lane 6 Singapore 539365 Tel: 6858 5151

Our Ref : TP00610202 Date : 31.10.2022

Your Ref: CC6/AIG22009945/Upa3

M/s Allianz Insurance Singapore Pte Ltd c/o LKK Auto

Attn: Ms Chew Hsiao Tong (Motor Claims Department)

Without Prejudice

Save As To Costs

Dear Hsiao Tong

ACCIDENT INVOLVING PZ1473K & SNA1900A ON 06.10.2022

We refer to the above accident.

It appears that your insured is the proximate cause of the accident.

We herewith enclose the relevant supporting documents to substantiate our client's property damage claim as our client has authorized us to quantify, to act and to reach settlement on behalf.

- ✓ Original Tax-invoice number TP1022/026
- ✓ Original Sky Transport Services Pte Ltd Agreement
- √ Vehicle search result
- ✓ Authorization to Act

The quantification of our client's property damage claim is as follows: -

	Total	\$ <u>6,053.00</u>
d)	Admin fee	\$ 200.00
c)	Vehicle Search fees	\$ 2.00
b)	Rental fees (\$250 per day x 4 days + 1 Sunday)	\$ 1,250.00
a)	Cost of repair (inclusive GST)	\$ 4,601.00

^{*} Owner / Driver's injury and other losses exclude in this claim.

Please acknowledge receipt of this Letter of Demand within fourteen (14) days.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully

Email: wendy.tan@tlmotor.com.sg

AUTHORIZATION TO ACT

I/We, KCT Buy berices ("the third party claimant") of
Block to Sin My Ind EA Lector (#01-03 5/5/665 (address), owner of P2 1473K
(vehicle no.) hereby authorize Ton Lin Notor Pte Ltd ("the workshop") to act
for me/us with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for
my vehicle no. PZ 1443 K that was damaged pursuant to the accident which occurred on
06/10/2020 (date) along Serangoon Avenue 3 (location)
involving vehicle no/s SNA 1900 A ("the accident").
I/We further authorize the workshop to settle my/our above mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive payment further to settlement of my/our
claim with payment cheque/s being made in favour of the workshop.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this __O6 to __ (day) of _October __ (month) 20 __ (year)

Signed by "the third party claimant" (with chop if applicable)

TEL: 77 (8858 5151) m

Signed by "the workshop" (with chop)

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

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

"We/I, <u>TAN LIM MOTOR PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO</u> <u>CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$4,601.00</u> (Repair Cost), <u>S\$1,000.00</u> (Loss of <u>Use/Rental</u>), <u>S\$2.00</u> (Disbursement) for vehicle no. <u>PZ 1473K</u> that was damaged pursuant to the accident which occurred on <u>06/10/2022</u> (date) along <u>SERANGOON AVE 3</u> (location) involving vehicle no/s <u>SNA 1900A</u>. This is pursuant to the inspection conducted on <u>07/10/2022</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **KCT BUS SERVICE** (the third party claimant") of vehicle no. **PZ 1473K** 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 PZ 1473K (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 10th (day) of March (month) 2023 (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)

6858 515

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

TAX-INVOICE NUMBER: TP1022/026



(Please quote our reference number TP006102022 for payment)

AIG Asia Pacific Insurance Pte. Ltd

Date: 27/10/2022

Vehicle No:

PZ 1473K

Model:

GOLDEN DRAGON

Description	Amount
To lump cum renair as recommended by surveyor	\$4 300 00

To lump sum repair as recommended by surveyor. \$4,300.00

All overdue account above 30 days will be charged at an interest 1.5% per month.	Sub Total	\$4,300.00
No official receipt will be issued.	Add 7% GST	\$301.00
	Total	\$4,601.00

Tan Lim Motor Pte Ltd



SKY TRANSPORT SERVICES PTE LTD

Business Registered Number: 201009064K Blk 456 Ang Mo Kio Avenue 10, #01 - 1568, Teck Ghee Grandeur, Singapore 560456

Tel: 6721 9581/6721 9582

Email: skyoperation15@gmail.com

Motor Vehicle Lease Agreement Between Sky Transport Services Pte Ltd (201009064K) and KCT Bus Service (43301600X)

This agreement is made on 6 October 2022

On the lease of motor vehicle CB207A with effect from 6 October to 11 October and the lessees KCT Bus Service (43301600X) will be held responsible for any damages, penalty and etc if there's any during this period of lease.

Bus Plate: CB207A Vehicle Made: Toyota

Vehicle Model: Coaster 19 Seater Chassis No: JTGFC538903000113

The rental fee breakdown as below: $$250 \text{ (per day) } \times 4 \text{ days} = $1000 \text{ (exclude weekends)}$

Vehicle should returned in good condition for the repair cost will be bear by the lessees.

Vehicle Owner: Sky Transport Services Pte Ltd

Director: Goh Soon Peng

Signature

and Company Stamp:

Lessees: KCT Bus Service

Director: Goh Seow Chai 桑维斯

Signature

and Company Stamp:



INSURER ENQUIRY

Find insurer

Vehicle reg.

SNA1900

Date of Accident

06/10/2

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Payment details

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

General Insurance Association

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 17 October 2022 3:59 PM

To: MUSNAINA786@GMAIL.COM; ALYAA.BUBBLES@GMAIL.COM

Subject: Claim Notification - ACCIDENT INVOLVING SNA1900A(AIG) AND PZ1473K

AT/ALONG SERANGOON AVE 3, TOWARDS LOR CHUAN ON 06/10/2022

Mohamed Musthafah Bin Nainamusah

[By Email Only]

Driver: 'ALYAA 'AMIRAH BINTE MOHAMED MUSTHAFAH

Dear Sir/Madam,

You Ref: SNA1900A

Our Ref: CC6/AIG22009945/Upa3

ACCIDENT INVOLVING SNA1900A(AIG) AND PZ1473K AT/ALONG SERANGOON AVE 3, TOWARDS LOR CHUAN ON

06/10/2022

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 PZ1473K 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.

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)

3/13/23, 8:41 AM Merimen e-Claims

Claim Audit

AUDIT	TRAIL		
No. On	Audit	Remarks	Ву
08 Oct 1 2022 18:17	Clm Dtl Modified	Claimant's Name: -> KCT BUS SERVICES. Claimant's ID: -> 43301600X.	[A] HOW MEI KWAN
08 Oct 2 2022 18:17	Clm Veh Model Changed	(205556) GOLDEN DRAGON XML6772J18 3.8 D (M).	[A] HOW MEI KWAN
08 Oct 3 2022 18:17	Clm Created	Reg No: PZ1473K. Acct Date: 2022/10/06. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Work shop: Tan Lim Motor Pte Ltd (Defu)	[A] HOW MEI KWAN
08 Oct 4 2022 18:17	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
08 Oct 5 2022 18:17	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/10/18	[A] HOW MEI KWAN
08 Oct 6 2022 18:17	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
08 Oct 7 2022 18:17	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
08 Oct 8 2022 18:17	Label Added	(20224):Field Survey.	[A] Merimen Administrator
08 Oct 9 2022 18:18	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
08 Oct 10 2022 18:18	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11 Oct 11 2022 16:39	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
17 Oct 12 2022 15:02	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
07 Nov 13 2022 16:46	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
07 Nov 14 2022 16:46	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
07 Nov 15 2022 16:46	Clm Dtl Modified	JPJ Reg. Date: -> 2015/11/13.	[A] JOANNE LEE KHANG MIN
07 Nov 16 2022 16:46	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16 Dec 17 2022 12:18	Adj Mandate Request	Cur.Req:5853.00:Liability: 100%(OID filtered out from bus stop lane and collided with TP who was driving straight) *Quantum: \$5,853.00 (all-in). Pls refer to adjuster report for de tails. *For your approval please.	[A] CHEW HSIAO TONG
19 Dec 18 2022 11:48	Video Downloaded	Downloaded Video - Accident	[I] Yong, Joanne
19 Dec 19 2022 14:36	Video Downloaded	Downloaded Video - Accident	[I] Yong, Joanne
19 Dec 20 2022 15:21	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/10/18	[I] Yong, Joanne
19 Dec 21 2022 15:21	Adj Mandate Set	Approved:5853.00.	[I] Yong, Joanne
Dat	te 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	
2853464	10 Oct 2022 00:30:41	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	PZ1473K	SNA1900A	11.00	

2865654	07 Nov 2022 16:46:25	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	PZ1473K	SNA1900A	11.00
---------	-------------------------	--------------------------	-------	-------------------------	-------------------------	---------	----------	-------