



WITHOUT PREJUDICE

Our Ref: SLE 3348J

Your Ref: SLD 8212P

11th January 2023

Revised Copy 16th May 2023

AIG Asia Pacific Insurance Pte Ltd
Attn: Motor Claim Department

Dear Sir / Mdm ,

Accident Involving: SLE 3348J and SLD 8212P

Date of Accident: 29th October 2022

Location of Accident: Towards Changi Before Thomson Exit

We refer to the aforementioned accident and hereby submit our claim as below:

Cost of Repaid as Agreed	\$16,200.00	
Loss of Rental	\$3420.00	Invoice as attached
GST 8% of COR	\$1296.00	
Grand Total	\$20,916.00	

Kindly pay the Grand Total Amount of **\$20,916.00** to:

MS CAR AUTO PTE LTD

8 Kaki Bukit Ave 4 #01-07

Premier @ Kaki Bukit

Singapore 415875

For further query, please feel free to contact us at 6385-1838 or email: msgroupoffice@gmail.com

Thank you.



Regards,
Yap June

The above settlement is in respect of our client for damage pertaining to his motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

MS Car Auto Pte Ltd UEN: 201726092Z GST No : 201726092Z Address: 8 Kaki Bukit Ave 4 #01-07 Premier@Kaki
Bukit S'415875 Tel: 6385-1838 Fax: 6386-1838 Email: msgroupoffice@gmail.com /
mscarautopl@gmail.com

To : MS CAR AUTO PTE LTD
CRN : 201726092Z
located at : 8 Kaki Bukit Ave 4, #01-07, Premier @ kaki Bukit Singapore 415875

Letter of Authorization & Undertaking

In Respect of Accident Involving my/our Vehicle No.: SLE 3348 J.
and CLD 8212 P. and SMC 3928 J.
and and
@ P/E Towards along Before Thomson Exit.
dated 29/10/2022.

1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you - in the form of payment cheque made in favor to **MS CAR AUTO PTE LTD.**

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
6. This authorization shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,



Claimant Signature & Co's Stamp (if applicable)

Date: 29 Oct 2022

SLE 3348J

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

“We/I, MS CAR AUTO 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\$16,200.00 (Repair Cost), S\$2,380.00 (Loss of Use/Rental) for vehicle no. SLE3348J that was damaged pursuant to the accident which occurred on 29/10/2022 (date) along PIE (location) involving vehicle no/s SLD8212P. This is pursuant to the inspection conducted on 01/11/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner GONCHAROVA ELENA (the third party claimant”) of vehicle no. SLE3348J 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 SLE3348J (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 20th (day) of July (month) 2023 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

my execution of this Discharge Voucher is only
for my claim for property damage and not prejudicial
to any other claims arising from the same accident.

hello

THIS IS YOUR INVOICE

Kindly remit payment to our office address stated below. If you have any query pertaining to this invoice, please feel free to contact us.



No 8 Kaki Bukit Avenue 4 #01-07
Premier @ Kaki Bukit
Singapore 415875

Tel: 6385 1838 Fax: 6386 1838
msgrouppoffice@gmail.com

INVOICE DATE:	20-Jul-23
INVOICE NOS:	MSC3348J-22/0727
Reference:	SLE 3348J
Date Of Accident:	29-Oct-22

Billed To AIG Asia Pacific Insurance Pte Ltd

On Behalf Of: Goncharova Elena

Invoice Type: 3rd Party PD Claim

INVOICE TOTAL IN SGD
\$ 16,200.00

DESCRIPTION

AMOUNT (\$\$)

Lump Sum Amount Payable for Supply of Spare Parts & Labour \$ 16,200.00
Pertaining to Accident Repair of: SLE 3348J

Amount Due \$ **16,200.00**

COMMENTS

1. Total payment due in 30 days.
2. All Cheques must be made payable to MS CAR AUTO PTE LTD.
3. Please include our invoice number at the back of your cheque.
4. Zero Liability.

For MS Car Auto Pte Ltd



Signature & Stamp

PAYMENT DETAILS

THANK YOU FOR YOUR PROMPT PAYMENT.

**Motor Stop Pte Ltd**

8 Kaki Bukit Avenue 4
#01-07 Premier @ Kaki Bukit
Singapore 415875

Phone: 6385 1838 Fax : 6386-1838
motorstoppteltd@gmail.com
motorstopoffice@gmail.com

INVOICE

DATE	17-Nov-22
INVOICE #	3348J-1477/0564
YOUR REFERENCE #	SLE 3348J
OUR REFERENCE #	SJY 572R

BILL TO

Gongcharova Elena
C/O MS Car Auto Pte Ltd

DESCRIPTION	AMOUNT (S\$)
Leasing of Vehicle Number: SJY 572R	3,420.00
Rental Rate Per Day \$180.00	
Rental Day 19	
Rental Period 29/10/2022 to 17/11/2022	
SJY 572R Model - Mercedes Benz C 200	
Total Payable	\$ 3,420.00

OTHER COMMENTS

1. Total payment due in 30 days.
2. All Cheques payment must be made payable to MOTOR STOP PTE LTD.
3. Please include our invoice number at the back of your cheque.

**OFFICIAL USE ONLY**

If you have any questions about this invoice, please contact
motorstoppteltd@gmail.com

Thank You For Your Business!



MOTOR STOP PTE LTD
TERMS AND CONDITIONS

Motor Stop Pte Ltd

(Company Reg. No: UEN 201311460D)

8 Kaki Bukit Ave 4 #01-07 Premier @ Kaki Bukit

Singapore 415875

Tel: 6385 1838 Fax: 6386 1838

Email: motorstoppteltd@gmail.com

motorstopoffice@gmail.com

RENTAL AGREEMENT

MS 001477

HIRER'S PARTICULAR		Vehicle No / Model		Rental VEHICLE No / Model	
Name: <u>Gongcharova Elena</u>		<u>SLE 3348J</u>		<u>SSY 572R</u>	
NRIC/Passport No: <u>S XXXX 508G</u>		Date / Time Out: <u>29/10/22 17-50</u>		Date / Time In: <u>17/11/22 9.45</u>	
Driving License No: _____ Exp: _____		Fuel Tank Level			
Address: <u>81K 122 Jurong East St 13</u>		OUT 1/2		IN 1/2	
<u># 04-33 S(600122)</u>		E F		E F	
Tel: _____					
ADDITIONAL DRIVER'S PARTICULAR (AUTHORIZED DRIVER)					
Name: _____					
NRIC/Passport No: _____					
Driving License No: _____ Exp: _____					
Address: _____					
Tel: _____					
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES					
Physical Damage Excess		Acknowledgement			
Singapore - Own Damage	S\$2,500				
Singapore - 3rd Party Damage	S\$2,500				
Malaysia (if applicable)	S\$10,000				
IMPORTANT NOTE: 1. The person(s) signing this Rental Agreement assumes full personal responsibility, jointly and severally with the firm, person or organization, the driver or all authorized driver in whose name he/they might sign. 2. Only persons above 23 and below 65 years of age with more than 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle. 3. Vehicle is strictly for use in Singapore only and may not be driven or taken out of Singapore without the prior written consent of Motor Stop Pte Ltd. 4. Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or trafficking, smuggling), commercial purposes (e.g. taxi, uber, grab car/ car pool usage) is strictly prohibited. 5. In case of accident, the hirer shall report to Motor Stop Pte Ltd immediately. If there are bodily injuries, a police report must be made within 24 hours.					
RENTAL CHARGES		TOTAL S\$			
Hour @	per hour				
Days @ <u>19</u>	<u>\$180</u> per day	<u>\$3420</u>			
Weeks @	per week				
Months @	per month				
Additional Payable:					
SUBTOTAL Payable:		<u>\$3420/-</u>			
DEPOSIT AMOUNT PAID		DEPOSIT AMOUNT REFUNDED / Date			
Mode of Payment					
ADDITIONAL REMARKS					
HIRER'S DECLARATION: I/WE agree to the terms and conditions above and as set overleaf and declare that all information given on this form are true and accurate. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amounts due on the rental to my/our account.					
HIRER Signature / Date 					
Authorized Signatory On Behalf of Motor Stop Pte Ltd 					

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Wednesday, 28 December 2022 10:54 am
To: simon@asiacarrental.com.sg; izaini_ismail@hotmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SLD8212P (AIG) AND SLE3348J AT/ALONG PIE ON 29/10/2022

M/S ASIA CAR LEASING PTE LTD

Dear Izaini Bin Ismail,

Our Ref: CC6/AIG22010855/Upa3

ACCIDENT INVOLVING SLD8212P (AIG) AND SLE3348J AT/ALONG PIE ON 29/10/2022

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 **SLE3348J** 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.

**I am working from home till 06.01.2023. If you wish to contact me, pls use whatsapp call at 80287880 or email.*

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	01 Nov 2022 17:15	Clim Dtl Modified	Claimant's Name: -> GONCHAROVA ELENA. Claimant's ID: -> SXXXX508G.	[A] HOW MEI KWAN
2	01 Nov 2022 17:15	Clim Veh Model Changed	(204435) TOYOTA WISH 1.8 CVT (A).	[A] HOW MEI KWAN
3	01 Nov 2022 17:15	Clim Created	Reg No: SLE3348J. Acct Date: 2022/10/29. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: Ms Car Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	01 Nov 2022 17:15	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Nov 2022 17:15	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/10	[A] HOW MEI KWAN
6	01 Nov 2022 17:15	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Nov 2022 17:15	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	01 Nov 2022 17:15	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	01 Nov 2022 17:15	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	01 Nov 2022 17:15	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	10 Jan 2023 13:24	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	10 Jan 2023 13:24	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	10 Jan 2023 13:24	Clim Dtl Modified	JPJ Reg. Date: -> 2016/07/18.	[A] JOANNE LEE KHANG MIN
14	10 Jan 2023 13:24	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	03 Feb 2023 11:58	Adj Mandate Request	Cur Req:19050.00:Liability: 100% (BOLA 28, Ass.100%) 3 veh cc. OI (Last) *Quantum: \$19,050.00 (all-in). Please refer to adjuster report for details. *F or your approval please.	[A] Ezlyna
16	08 Feb 2023 10:33	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/10. Mandate Remarks: please proceed with settlement @ \$18,860.00 [COR-\$16,200 LOR-\$2,660.00 (\$140 X 19 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
17	08 Feb 2023 10:33	Adj Mandate Set	Approved:18860.00:please proceed with settlement @ \$18,860.00 [COR-\$16,200 LOR-\$2,660.00 (\$140 X 19 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
18	17 May 2023 15:49	Adj Mandate Request	Cur Req:20346.00:Re-seek mandate for 8% GST on COR. Liability: 100% (BOLA 28, Ass.100%) 3 veh cc. OI (Last) Amended LOD uploaded in Merimen. For your approval pls.	[A] Ezlyna
19	23 May 2023 18:03	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/11/10. Mandate Remarks: please proceed with settlement @ \$20,346.00 [COR-\$17,496 LOR-\$2,660.00 (\$140 X 19 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
20	23 May 2023 18:03	Adj Mandate Set	Approved:20346.00:please proceed with settlement @ \$20,346.00 [COR-\$17,496 LOR-\$2,660.00 (\$140 X 19 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

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
2888053	25 Dec 2022 10:54:53	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLE3348J	SLD8212P	11.00
2896082	10 Jan 2023 13:24:40	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLE3348J	SLD8212P	11.00