



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

TO: AIG INSURANCE
AIG Building
78 Shenton Way, Level 1
Singapore 079120

C/O: LKK Auto Consultants Pte Ltd
Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

LETTER OF DEMAND

Invoice : **202212-0190**
Date : **28/12/2022**
Vehicle/ Make Model : **SLW5773G 1500cc**
Accident Date : **28/10/2022 17:40 (SGT)**
Accident Location : **LORINE RD TWDS TOA PAYOH B4 THOMSON RD**

Particular	Amount
1. COST OF REPAIR	\$6,000.00
2. RENTAL FEE FOR 06 DAYS x @\$180.00 PER DAY	\$1,080.00
3. PRE-REPAIR INSPECTION, 02 DAYS x @\$180.00 PER DAY	\$ 360.00
4. GIA/LTA SEARCH FEE	\$ 7.45

Total S\$: 7,447.45

SAY TOTAL SINGAPORE DOLLARS: SEVEN THOUSAND FOUR HUNDARD FORTY-SEVEN AND
CENTS FORTY-FIVE ONLY

YSK Auto Workshop

LETTER OF AUTHORISATION

To: **YSK AUTO WORKSHOP**

Re: ACCIDENT 28/10/2022 1745 INVOLVING SLW 5773G & SLE 4202P
ALONG LOBINE RD TWINS TGA DAYOH B4 THOMSON RD

1. I/WE the registered owner of vehicle SLW 5773G hereby appoint **YSK AUTO WORKSHOP** to commence repairs of the said vehicle forthwith. I/WE agreed to assign the whole proceeds of my/our third party claim to **YSK AUTO WORKSHOP** including any claim for Loss of Use if a vehicle had been provided by **YSK AUTO WORKSHOP** during the period of repairs to my/our vehicle if applicable, my/our solicitor (To be appointed by **YSK AUTO WORKSHOP** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **YSK AUTO WORKSHOP** after deduction of their cost on a solicitor & client basis. I/WE undertake to co-operate fully with **YSK AUTO WORKSHOP** and/or my/our solicitor and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/WE undertake to bear repair costs, rental, legal costs and any other indicentials incurred.
2. If the 3rd party claim is unsuccessful or partly successful as the case may be I/we hereby instruct and authorize **YSK AUTO WORKSHOP** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part of in whole then I/WE undertake to pay **YSK AUTO WORKSHOP** the repair costs.
4. In alternative to serial number 2 and 3 above if the 3rd party claim fails or is only partly successful then I/WE undertake to pay **YSK AUTO WORKSHOP** the difference in amount of the repair costs.
5. I/WE authorize **YSK AUTO WORKSHOP** to sign all discharge voucher/indemnity forms all necessary documents on my/our behalf in connection with the abovementioned claim.
6. I/WE also authorize **YSK AUTO WORKSHOP** to appoint such a firm of solicitor on my/our behalf as **YSK AUTO WORKSHOP** deem fit for the purpose of third party/own insurance claim.
7. I/WE also undertake not to accept any offer, settlement or monies from third insurer without first communicating with **YSK AUTO WORKSHOP** in writing. And also to inform **YSK AUTO WORKSHOP** and/or the solicitor appointed by **YSK AUTO WORKSHOP** on my/our behalf in the event the 3rd party insurer communicate with me/us directly by telephone or in writing.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/WE undertake to either give the said cheque to **YSK AUTO WORKSHOP** or bank into my/our account and re-issue the cheque amount to **YSK AUTO WORKSHOP**.

DATE THIS

29

DAY OF

10

20 22

Signature of Owner

(Company's stamp – if any)

Signature of Witness

Name of Witness:

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

“We/I, YSK AUTO WORKSHOP (“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\$6,000.00 (Repair Cost), S\$600.00 (Loss of Use/Rental), S\$7.45 (Disbursement) for vehicle no. SLW5773G that was damaged pursuant to the accident which occurred on 28/10/2022 (date) along LORNIE VIADUCT (location) involving vehicle no/s SLE4202P. This is pursuant to the inspection conducted on 07/11/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner NG KIAN WOON (the third party claimant”) of vehicle no. SLW5773G 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 SLW5773G (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 15 (day) of 02 (month) 20²³ (year)

A blue circular stamp with the letters 'LKK' inside. To the right of the stamp, the letters 'LUP' are handwritten in blue ink.

Signed by appointed surveyor

A blue circular stamp with the text 'YSK AUTO WORKSHOP' around the perimeter. To the right of the stamp, there is a blue ink signature.

Signed by “the workshop” (with chop)

WITHOUT PREJUDICE TO:

- (a) Insurance Subrogated Claim and/or
- (b) Any personal injury claims

(Note: This Notice supersedes any Inconsistency found in this Discharge Voucher)



YSK AUTO WORKSHOP

No. 1 Kaki Bukit Avenue 6 @Autobay, #01-71 Singapore 417883
UEN 53311047E

TO: AIG INSURANCE
AIG Building
78 Shenton Way, Level 1
Singapore 079120

C/O: LKK Auto Consultants Pte Ltd
Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

REPAIR BILL

Invoice	:	202212-0190
Date	:	28/12/2022
Vehicle/ Make Model	:	SLW5773G 1500cc
Accident Date	:	28/10/2022 17:40 (SGT)
Accident Location	:	LORINE RD TWDS TOA PAYOH B4 THOMSON RD

Particular	Amount
COST OF REPAIR	\$6,000.00

Total S\$: 6,000.00

=====

SAY TOTAL SINGAPORE DOLLARS: SIX THOUSAND ONLY.

YSK Auto Workshop

YSK CAR RENTAL

Invoice

TO: NG KIAN WOON
(SLW5773G)

Invoice No.: R2211-0057
Date: 13/11/2022

C/O: YSK AUTO WORKSHOP
1 KAKI BUKIT AVE 6 #01-71 SINGAPORE 417883

Description:	Amount
Rental for 06 days @\$180.00 per Day \$	1,080.00

- RENTAL PERIOD : FROM 06/11/2022 TO 12/11/2022
- VEHICLE NO. : SMN8028R
- MAKE/MODEL : TOYOTA CHR 1.8
- RENTAL AGREEMENT NO. : YS 00057

Total Amount Payable: \$ 1,080.00

SAY TOTAL SINGAPORE DOLLARS: ONE THOUSAND EIGHTY ONLY



No. 1 Kaki Bukit Avenue 6 @Autobay #01-71 Singapore 417883
H/P: 9248 1057
UEN 53448450J

YSK CAR RENTAL

Invoice

TO: NG KIAN WOON
(SLW5773G)

Invoice No.: R2211-0057
Date: 13/11/2022

C/O: YSK AUTO WORKSHOP
1 KAKI BUKIT AVE 6 #01-71 SINGAPORE 417883

Description:	Amount
Rental for 06 days @\$180.00 per Day \$	1,080.00

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Total Amount Payable: \$ 1,080.00

SAY TOTAL SINGAPORE DOLLARS: ONE THOUSAND EIGHTY ONLY



No. 1 Kaki Bukit Avenue 6 @Autobay #01-71 Singapore 417883
H/P: 9248 1057
UEN 53448450J

YSK CAR RENTAL

1 KAKI BUKIT AVENUE 6 #01-71 @ AUTOBAY SINGAPORE 417883
HP: 9248 1057 HP: 9795 2882
UEN 53448450J

No: YS 00057

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) NG KIAN WOOD
Email: _____
NRIC/PASSPORT No: S 6844202H
Date of Birth: 24-10-1968
Address (Res): 7 RIVERVALE LINK
#13-40 S 545125
Driving Licence No: _____ D/L Type: Local / International
Issue Date: _____
Tel: (O) _____ HP: 90614221
Company Name: _____
Company UEN: _____
Company Address: _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) FOO CHAI LENG
NRIC/PASSPORT No: S 680 4273I
Date of Birth: 02-02-1968
Address (Res): AS ABOVE
Driving Licence No: _____ D/L Type: Local / International
Issue Date: 28/10/1988
Tel: (O) _____ HP: 90614221

VEHICLE CHECK LIST

		VEHICLE CHECK LIST			
		BACK			
INDICATE: D - DENTS S - SCRATCHES A - ACCIDENTS	RIGHT		FRONT		LEFT
	BACK		TOP		LEFT

Vehicle No: SMN 8028R Replace Veh No: SLW 5773G
Mileage out: 223 663
Make & Model: HOTOTA CHR Auto / Manual
OUT : Date 06/11/2022 Time: 1030 AM
HIRE PERIOD 12/11/2022 3PM
OWN DAMAGE CLAIM Excess S\$ 2000
THIRD PARTY CLAIM Excess S\$ 2000
CHARGES
Daily 06 @\$ 180 per day 1080 00
Weekly @\$ per week
Monthly @\$ per month
Others @\$
Delivery Service
GST
SUB-TOTAL \$ 1080 00
PETROL LEVEL
Out E 1/4 1/2 3/4 F
In E 1/4 1/2 3/4 F
EXTENSION
Misc.
GST
TOTAL CHARGES 1080 00
Rented out by :
Hirer's Signature [Signature]
Addition Driver's Signature _____

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given YSK CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY AND BE RESPONSIBLE FOR THE INSURANCE EXCESS. IF THERE IS BODILY INJURIES, POLICE REPORT MUST BE MADE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY YSK CAR RENTAL.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO YSK CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
<u>12/11</u>	<u>3pm</u>		<u>[Signature]</u>	<u>[Stamp]</u>	<u>[Signature]</u>

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

Print Date/Time : 29 Oct 2022 / 13:16:26
Receipt Date/Time : 29 Oct 2022 / 13:15:26

Tax Invoice/Receipt

Receipt No. : ITNET-00000-221029-001302

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLE4202P				
As at 28 Oct 2022/17:45:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLE4202P			
	Enquiry Fee	7.00	0.49	7.49
	20221029131222240866			
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	542550XXXXXX2423	eNETS Credit Card		7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	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.



EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Friday, 18 November 2022 2:13 PM
To: niraco11@hotmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SGC716U (AIG) AND SJJ5410X AT/ALONG CTE TOWARDS CITY ON 27/08/2022

* UPLOADED THE CORRECT
LOI IN MERIMEN & VIEWS

Dear Tio Juliawati Partowidjojo,

Our Ref: CC6/AIG22008447/Aea3

ACCIDENT INVOLVING SGC716U (AIG) AND SJJ5410X AT/ALONG CTE TOWARDS CITY ON 27/08/2022

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 SJJ5410X 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,

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	14 Nov 2022 00:19	Clm Dtl Modified	Claimant's Name: -> NG KIAN WOON, Claimant's ID: -> S6844202H,	[A] HOW MEI KWAN
2	14 Nov 2022 00:19	Clm Veh Model Changed	(205503) TOYOTA SIENTA 1.5 (A).	[A] HOW MEI KWAN
3	14 Nov 2022 00:19	Clm Created	Reg No: SLW5773G, Acct Date: 2022/10/28, Claim Type: TP, Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG), TP Insurer: AXA Insurance Pte Ltd (HQ), Workshop: YSK Auto Workshop (HQ)	[A] HOW MEI KWAN
4	14 Nov 2022 00:19	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	14 Nov 2022 00:19	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/23	[A] HOW MEI KWAN
6	14 Nov 2022 00:19	Adj Mandate Set	Approved:0.00,Reinsp:Adj decides.	[A] HOW MEI KWAN
7	14 Nov 2022 00:19	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	14 Nov 2022 00:19	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	14 Nov 2022 00:19	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	14 Nov 2022 00:19	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	18 Nov 2022 09:32	Video Downloaded	Downloaded Video - Accident	[I] Tam, Ivan-WK
12	18 Nov 2022 09:32	Video Downloaded	Downloaded Video - Accident	[I] Tam, Ivan-WK
13	18 Nov 2022 09:32	Video Downloaded	Downloaded Video - Accident	[I] Tam, Ivan-WK
14	18 Nov 2022 14:32	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
15	18 Nov 2022 14:32	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
16	18 Nov 2022 14:33	Video Downloaded	Downloaded TP Witness Front AVF	[A] Ezlyna
17	09 Jan 2023 13:38	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
18	09 Jan 2023 13:38	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	09 Jan 2023 13:38	Clm Dtl Modified	JPJ Reg. Date: -> 2018/02/22.	[A] JOANNE LEE KHANG MIN
20	09 Jan 2023 13:38	Clm Details Notified		[A] JOANNE LEE KHANG MIN
21	16 Jan 2023	Video Downloaded	Downloaded Video - Accident	[I] Cheok, Lee Wai

AUDIT TRAIL				
No.	On	Audit	Remarks	By
22	13:41 16 Jan 2023 13:41	Video Downloaded	Downloaded Video - Accident	[I] Cheok, Lee Wai
23	13:42 16 Jan 2023 13:42	Video Downloaded	Downloaded TP Witness Front AVF	[I] Cheok, Lee Wai
24	02 Feb 2023 11:47	Adj Mandate Request	Cur.Req:6727.45:Liability: 100% (BOLA 15) OI changed lane & collided onto T P which was travelling straight. *Quantum: \$6,727.45 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
25	09 Feb 2023 10:33	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/23. Mandate Remarks: Approved to settle not exceeding \$6,607.45. COR: \$6000 + LOR: \$600 (subject to rental agreement) + search fee: \$7.45 Above mandate subj to provision of LOR agreement. Please get TP WS to provide	[I] Tam, Ivan-WK
26	09 Feb 2023 10:33	Adj Mandate Set	Approved:6607.45:Approved to settle not exceeding \$6,607.45. COR: \$6000 + LOR: \$600 (subject to rental agreement) + search fee: \$7.45 Above mandate subj to provision of LOR agreement. Please get TP WS to provide LOR agreement, else offer will be r	[I] Tam, Ivan-WK

Date From    Date To    Audit Type 

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
2869789	16 Nov 2022 14:29:38	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLW5773G	SLE4202P	11.00
2870666	18 Nov 2022 09:37:37	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLW5773G	Tam, Ivan-WK	xx.xx
2895212	09 Jan 2023 13:38:13	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLW5773G	SLE4202P	11.00