#### EzLyna (LKKAuto)

From: Mei Kwan (LKKAuto)

**Sent:** Friday, 24 March 2023 10:51 PM

To: Tan Lee Gek (StridesASvcs/Ins & Claims/Claims/Taxi); EzLyna (LKKAuto)

Cc: CS A Team; Admin A

Subject: Re: LOD Re: Accident on 21/11/2022 involving SHB 5159M & SMS 6309S (AIG's

insured) Our Ref: TAX/11/22/2042/lg

Attachments: SHB5159M-video.mp4; 11 22 2042 - documents.pdf; GIA report of SHB5159M.pdf

Dear Sir / Madam,

We acknowledge receipt of your email.

Our respective case handler, Lyna will look into the matter and get back to you in due course.

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: Tan Lee Gek (StridesASvcs/Ins & Claims/Claims/Taxi) < LeeGek.Tan@strides.com.sg>

Sent: Friday, 24 March 2023 10:37 am

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: LOD Re: Accident on 21/11/2022 involving SHB 5159M & SMS 6309S (AIG's insured) Our Ref:

TAX/11/22/2042/lg

Dear All,

We quantify our claim as follows:-

Cost of Repair	\$2,250.00					
Loss of Rental	\$704.06	(	7	days x	\$100.58	)
Loss of Income	\$420.00	(	7	days x	\$60.00	)
GEAR Search Fee	\$2.00					
Total	\$3,376.06					

We enclose the following documents:-

- 1) Repair invoice
- 2) Proof of rental rate
- 3) GIA report
- 4) Accident vehicle laid-up report
- 5) Hirer's letter of authorisation

### **AUTHORIZATION TO ACT**

#### (AIG Asia Pacific - Express Third Party Claim)

We, <u>STRIDES TAXI PTE LTD</u> (the third party claimant") of <u>60 WOODLANDS</u> <u>INDUSTRIAL PARK E4 (S) 757705</u> (address), owner of <u>SHB5159M</u> (vehicle no.) hereby authorize <u>STRIDES AUTOMOTIVE SERVICES PTE LTD</u> ("the workshop") to act for us with respect to our claim for repair costs and/or rental and/or loss of use ("claim") for our vehicle no <u>SHB5159M</u> that was damaged pursuant to the accident which occurred on <u>20/11/2022</u> (date) along <u>TEMASEK AVENUE JUNCTION</u> (location) involving vehicle no/s <u>SMS6309S</u> ("the accident").

We further authorize the workshop to settle our above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of our claim with payment cheque/s being made in favour of STRIDES TAXI PTE LTD

We further acknowledge that any settlement the workshop may reach on 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 \_\_\_\_\_\_\_19 \_\_\_\_(day) of \_\_\_\_\_\_\_05 \_\_\_\_\_\_(month) 20 23 (year)

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



Date: 21/11/2 2

24116900

Our Ref. No.; 7AX /11/22 /20 42

## Letter of Authorisation

1, Toh	Cheng	Hui	(N	RIC No.:	м.	) the
				of Strides tax		
SHB 5159	M hereby	authorise	Strides	Automotive	Services	Pte Ltd
("AutoSvs"	) to deal witl	n all matters	arising ou	ut of the accid	ent betwee	n my taxi
				not limited to		
				arties (as Aut	_	•
				mand, loss, co		
				or suffered by	-	•
resolve and	settle any pr ted to doing	oceeding or any act o	claim aris r executir	authorise Ausing out of the any docum	accidents,	including
Name	Toh C	heng f	luis	ignature: ${\cal M}$	7	
NRIC No.						
Tel No.	t					
Address	·		······· <u>·</u> ···			deces

9.35 emald rithm

TAX/11/22/2042

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

"We/I, STRIDES AUTOMOTIVE SERVICES 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 \$\sumsymbol{\S\S2,250.00}\$ (Cost of Repair), \$\sumsymbol{\S\S1,054.06}\$ (Loss of Income/Rental) and \$\sumsymbol{\S\S2.00}\$ (Disbursement) for vehicle no. SHB5159M that was damaged pursuant to the accident which occurred on 20/11/2022 (date) along TEMASEK AVE JUNCTION (location) involving vehicle no/s SMS6309S. This is pursuant to the inspection conducted on 21/11/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner STRIDES TAXI PTE LTD (the third party claimant") of vehicle no. SHB5159M 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 **SHB5159M** (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 \_\_\_\_\_ (day) of \_\_\_\_\_ (month) 20<u>23</u> (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop) \*\*\* This Discharge Voucher applies only to the claimant's claim

or his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as

an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.



Customer Code: 3000063

STRIDES TAXI PTE. LTD.

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4

SINGAPORE 757705

Strides Automotive Services Pte. Ltd. 2 Tanjong Katong Road, Tower 3, Paya Lebar Quarter, #08-01, Singapore 437161 Tel: 65 69083530 Fax: 65 69083592

Tax Invoice

GST Reg No. : MR-8500001-7
CRN : 199004280Z
Invoice No. : IV230300130
Date : 13.03.2023
Vehicle No. : SHB5159M

Your Ref No. : TAX/11/22/2042

Our Ref No. : 24116900 Terms : 30 Days

Description	Qty	Unit	Add	/ (Discount	<b>:)</b>	Amount	
<del>-</del>		Cost	8	Amount			
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$	2,250.00	
			GRA	ND TOTAL	\$	2,250.00	

#### Remark:

Make/Model : TOYOTA PRIUS Accident Date : 20.11.2022

#### Payment Instructions

By Cheque: Crossed and made payable to "Strides Automotive Services Pte. Ltd." with invoice no. indicated on the reverse side. No receipt will be issued unless requested.

By Bank Transfer:

Account Name : Strides Automotive Services Pte. Ltd.

Bank Name : DBS Bank Ltd - SGD
Bank Account No.: 018-008617-4

Swift Code : DBSSSGSG

Koo Yew Chung
Koo Yew Chung (Mar 14, 2021 12:42 GMT+8)

Authorised Signature

for Strides Automotive Services Pte. Ltd.



### Laid Up Report

Accident Start Date : 01/11/2022

Date Generated: 02/12/2022

Accident End Date : 02/12/2022

User Name : LeeGek

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/11/22/2042	SHB5159M	Strides Taxi Pte Ltd	TOYOTA	PRIUS	24116900	21/11/2022 9:35 AM	28/11/2022 8:56 AM



#### **MEMORANDUM**

To:

Claims Dept

Our Ref:

TAX/11/22/2042

From:

Strides Taxi Pte Ltd

Date:

21st November 2022

# ACCIDENT ON 20/11/2022 INVOLVING SHB 5159M & SMS 6309S ALONG TEMASEK AVENUE

This is to confirm that the daily rental rate for SHB 5159M is \$100.58 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely STRIDES TAXI PTE LTD



## nd insurer

nicle reg. no.

SMS6309S te of Accident

20/11/2022

Reset

#### % RESULT & RECEIPT

TP Insurer Enquiry

Period of Insurance

Requested By

Requested Date

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**  AIG Asia Pacific Insu 12/06/2022 BALQISH BINTE ABD

LQISH BINTE ABD

#### EzLyna (LKKAuto)

From: EzLyna (LKKAuto)

**Sent:** Thursday, 8 December 2022 9:52 am **To:** wlho@optimalconsulting.com.sg

Cc: Admin A

Subject: ACCIDENT INVOLVING SMS6309S (AIG) AND SHB5159M AT/ALONG TEMASEK AVE

JUNCTION ON 20/11/2022

Dear Ho Wan Leng,

Our Ref: CC3/AIG22011672/pa3

## ACCIDENT INVOLVING SMS6309S (AIG) AND SHB5159M AT/ALONG TEMASEK AVE JUNCTION ON 20/11/2022

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 SHB5159M 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.

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

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)

5/22/23, 9:21 AM Merimen e-Claims

### **Claim Audit**

AUDIT T	Audit	Domarks	P <sub>1</sub> /
No. On 21 Nov	Audit	Remarks	Ву
1 2022 14:29	Clm Dtl Modified	Claimant's Name: -> STRIDES TAXI PTE LTD. Claimant's ID: -> 198905369K.	[A] HOW MEI KWAN
21 Nov 2 2022 14:29	Clm Veh Model Changed	(204897) TOYOTA PRIUS TAXI 1.8 (A).	[A] HOW MEI KWAN
21 Nov 3 2022 14:29	Clm Created	Reg No: SHB5159M. Acct Date: 2022/11/20. Claim Type: TP. Insurer: AIG Asia Pacific I nsurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: Str ides Automotive Services Pte Ltd (Woodlands)	[A] HOW MEI KWAN
21 Nov 4 2022 14:29	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAI
21 Nov 5 2022 14:29	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/30	[A] HOW MEI KWAI
21 Nov 6 2022 14:29	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAI
21 Nov 7 2022 14:29	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
21 Nov 8 2022 14:29	Label Added	(20224):Field Survey.	[A] Merimen Administrator
21 Nov 9 2022 14:30	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
21 Nov 10 2022 14:30	Adj Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW MEI KWAI
21 Nov 11 2022 23:30	Clm Registration Modified	Acct Time:11:00:00->00:00:00.	[I] AIG OneClaim Integration User
08 Dec 12 2022 09:05	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
08 Dec 13 2022 09:12	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
22 Dec 14 2022 15:19	Video Downloaded	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
29 Mar 15 2023 14:35	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
29 Mar 16 2023 14:35	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
29 Mar 17 2023 14:35	Clm Dtl Modified	JPJ Reg. Date: -> 2016/04/01.	[A] JOANNE LEE KHANG MIN
29 Mar 18 2023 14:35	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18 Apr 19 2023 16:05	Adj Mandate Request	$\label{lem:cur.Req:3306.06:Liability: 100% (BOLA 1) *Quantum: $3,306.06 (all-in). Please refer to adjuster report for details. *For your approval please.}$	[A] Ezlyna
10 May 20 2023 13:08	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date: 2022/11/30. Mandate Remarks: pleasep proceed with settlement @ \$3,306.06 [COR-\$2250 LOR-\$704.06 LOI-\$350 LTA-\$2] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
10 May 21 2023 13:08	Adj Mandate Set	Approved:3306.06:pleasep proceed with settlement @ \$3,306.06 [COR-\$2250 LOR-\$70 4.06 LOI-\$350 LTA-\$2] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
Date	From	Date To Audit Type None	<b>∨</b> Go

<b>Date From</b>		Date To		Audit Type	None	<b>✓</b> Go

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No record

Merimen Billi	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	
2871383	21 Nov 2022 14:36:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHB5159M	SMS6309S	11.00	

2939711	29 Mar 2023 14:35:09	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHB5159M	SMS6309S	11.00
2950092	18 Apr 2023 16:02:24	Video Upload	Motor	AIG Asia Pacific Insurance Pte.	AIG Asia Pacific Insurance Pte.	SHB5159M	Ezlyna	xx.xx