



Our Ref: SMK4212S  
Your Ref: SMU1807T (CC4/AIS22011889/pa3)

February 15, 2023

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

Attention: Motor Claims

Dear Sir/Madam,

Repair Services Rendered to Vehicle Reg. No. SMK4212S: Accident on 25/11/2022  
Along Suntec City Round about Between Tower 2 & 3

We are pleased to enclose our invoice number 46009138 dated 14/02/2023 amounting as follows:

Cost of Repair	\$ 6,591.24
Loss of Rental @ \$171.20/Day x 4 Days	\$ 684.80
LTA Search Fee	\$ 2.00
Grand Total	\$ 7,278.04

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

**Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.**

Thank you.

Yours sincerely,

Cycle & Carriage Automotive Pte Ltd  
Mitsubishi Service Centre



Encs.



Exceptional Journeys

To: Cycle & Carriage Automotive Pte Limited  
330 Ubi Road 3  
Singapore 408650

Attention: Motor Claims Department

Date: 25.11.2022

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. **SMK4212S** (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on **25/11/2022 12:50** (*date and time of accident*) on/along **Suntec City Round About Between Tower 2 & 3** (*location*) between the Vehicle and **SMU1807T** (*3<sup>rd</sup> party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
  - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
  - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
  - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



Exceptional Journeys

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

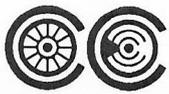
Thank you.

Yours faithfully,

A handwritten signature in blue ink, appearing to read "Chua Eng Chuan".

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Name: CHUA ENG CHUAN  
NRIC No.: S7600140E

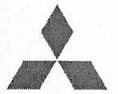


CYCLE & CARRIAGE

CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED

Ubi Customer Service Centre

330 Ubi Road 3, Singapore 408650 Tel: (65) 64739722



MITSUBISHI MOTORS

TAX INVOICE

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info	
CHUA ENG CHUAN	Cust No/Name	/CHUA ENG CHUAN
BLK 403D FERVALE LANE	Reg No/Reg Date	SMK4212S / 09/04/2019
#05-151	Date In/Mileage	05/12/2022/ 81638
SINGAPORE 794403	Chassis/Package	GF7W0600457 /#
Contact No Mobile: 97682720	Engine No	4J11AC0429
08/12/2022	Make/Model	MIT/19MY OUTLANDER 2.0 MODERN(995)
	Colour/Trim	U02 STERLING SILVER/ BK BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00040	Cash	14/02/2023/ 13:55	REN	979 / Renemer Ramirez Bag	12925	46009138

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
Z TEXT ACCIDENT ON 25/11/2022 ALONG SUNTEC CITY ROUNDABOUT OWNER CLAIMING THIRD PARTY LOSS OF RENTAL (RA 013211 2022-12) TP#: SMU1807T TP INS: ALLIANZ				
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK BY MUT AND CLEAR TROUBLE CODE				280.00
A 54900099 TO CHECK WIRING AND ELECTRICAL SYSTEM				80.00
S SPECIALISTJOB TO REPLACE RH HEADLAMP,FR BUMPER,CLIPS,RH BRACKET,RH CHROME GARNISH, RH FOG LAMP COVER,RH BPR MLDG,RHF WHEEL ARCH MLDG,WASHER TANK,RIVETS. STRAIGHTEN,REFORM,ALIGN ON REAR ACCIDENT AFFECTED AREAS				640.00
S SPECIALISTJOB SPRAY PAINTING ON RHF ACCIDENT AFFECTED AREAS (FRONT BUMPER,RHF FENDER)				1100.00
M SUNDRY TO APPLY ANTI-CORROSION ON AFFECTED AREAS				80.00
M SUNDRY SUNDRIES				20.00
M SUNDRY RIVET,ENG ROOM COVER				16.00
Z TEXT SURVEYOR: MOHD TAUFIKH (LKK) REPAIR DAYS: 4 DAYS				
X FACE,FR BUMPER	1.00	1023.00	00.00	1023.00
X CLIP,ENG ROOM COVER	25.00	2.00	00.00	50.00
X CLIP,BUMPER	5.00	3.00	00.00	15.00
X RH SIDE BRACKET,FR BUMPER	1.00	18.00	00.00	18.00
X RH SIDE GARNISH,FR BUMPER	1.00	49.00	00.00	49.00
X RH UPR GARNISH,FR BUMPER	1.00	222.00	00.00	222.00
X RH LWR GARNISH,FR BUMPER	1.00	113.00	00.00	113.00
X RH FOG GARNISH,FR BUMPER	1.00	48.00	00.00	48.00

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.  
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



**CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED**

**Ubi Customer Service Centre**

330 Ubi Road 3, Singapore 408650 Tel: (65) 64739722



**TAX INVOICE**

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
CHUA ENG CHUAN	Cust No/Name /CHUA ENG CHUAN
BLK 403D FERVALE LANE	Reg No/Reg Date SMK4212S / 09/04/2019
#05-151	Date In/Mileage 05/12/2022/ 81638
SINGAPORE 794403	Chassis/Package GF7W0600457 /#
Contact No Mobile: 97682720	Engine No 4J11AC0429
08/12/2022	Make/Model MIT/19MY OUTLANDER 2.0 MODERN(995)
	Colour/Trim U02 STERLING SILVER/ BK BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00040	Cash	14/02/2023/ 13:55	REN	979 / Renemer Ramirez Bag	12925	46009138

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
X RH MOULDING,FR BUMPER	1.00	102.00	00.00	102.00
X RH MOULDING,FR WHEEL ARCH	1.00	162.00	00.00	162.00
X CLIP,RR BUMPER	10.00	3.00	00.00	30.00
X TANK,WINDSHIELD WASHER	1.00	88.00	00.00	88.00
X RH,HEADLAMP ASSY	1.00	1967.00	00.00	1967.00

*Guarantee Your Warranty, Maintain with Cycle & Carriage!*

Parts	3,887.00	Nett	6,103.00
Labour	360.00	8% GST on	488.24
Standard Menu	0.00		
Specialist Job	1,740.00	Total Payable	6,591.24
Diagnostics Job	0.00	Paid	0.00
Sundry/Others	116.00	Total Due	6,591.24
Total(w/o GST)	6,103.00		

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.  
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

**Tax Invoice**

 www.chans.com.sg <b>CHAN'S &amp; SONS ENTERPRISE</b> Company Reg No:51936900M 363 Sembawang Road, Goodlink Park, Singapore - 758379 Email: admin@chans.com.sg	Tax Invoice No: <b>INV1201002022-12</b>	Dated: <b>December 10, 2022</b>
	Rental Agreement No: <b>RA 013211 2022-12</b>	Terms of Payment: <b>Due upon receipt</b>
	Customer Reference: SMK4212S	
	Notes: SMK4212S - Cycle & Carriage Automotive Pte Ltd	
<b>Customer Details</b> <b>CYCLE &amp; CARRIAGE AUTOMOTIVE PTE. LTD.</b>		Executive Name:C&C Ren

S.No	Product	Description	From Date	To Date	No. of Periods	Price (SGD)	Amount (SGD)
1	SMD8104G	Model : Subaru Forester 2.0 (A)  - Chua Eng Chuan	2022-12-05	2022-12-08 (Incl.)	4 Days	160.00	640.00
							640.00

<b>GST 7% (7%)</b>							<b>44.80</b>
Amount in words : <b>Six Hundred Eighty Four and Eighty cents Singapore Dollar (SGD)</b>						<b>Total (SGD)</b>	<b>684.80</b>

<b>Declaration:</b> Please make your cheques payable to : <b>CHAN'S &amp; SONS ENTERPRISE</b>	<b>For CHAN'S &amp; SONS ENTERPRISE</b>  <b>This is a Computer generated document.</b> <b>No signature is required.</b>
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<b>Income Terms</b> Terms
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## RENTAL AGREEMENT

PA 013211 2022-12

Hirer's Name <b>Chua Eng Chuan</b>		Date of Birth <b>01/01/76</b>	Passport/ Nric No. <b>S7600140E</b>	Nationality
Address <b>403D Fernvale Lane #05-151</b>		Occupation	Driving Licence No. <b>As Above</b>	Date of Expiry
Postal Code <b>794403</b>		Contact No	Mobile Phone No. <b>97682720</b>	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No	Mobile Phone No.	

### CHECK OUT

Date <b>5.12.22</b>	Time <b>8.30am</b>	Mileage	<input checked="" type="checkbox"/> N <input type="checkbox"/> E <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/2 <input type="checkbox"/> 3/4 <input type="checkbox"/> F			
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### CHECK IN

Date <b>8.12.22</b>	Time <b>6pm</b>	Mileage KM	Remarks <b>Allianz</b>			
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#### IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	4	@	160 + gst	640
DISCOUNT				
GST @ 7%				44.80
TOTAL				684.80
EXTENSION				INR 1201.00 2022-12
Cycle lock SUK 4012S				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
 I/We declare that all information given on this form is true and accurate.

 Hirer's Signature	 Joint Hirer's/ Guarantor's Signature for CHAN'S & SONS ENTERPRISE
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VEHICLE NO. <b>SMD 8104 G</b>	MODEL <b>SUBARU Forester 2.0 (A)</b>
FROM	RETURN <small>*Estimate Date. For actual return see CHECK IN</small>

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY

## INSURER ENQUIRY

**Find****insurer**

Vehicle reg. no.

SMU1807T

Date of Accident

25/11/2022 

Reset

% **RESULT & RECEIPT**

## TP Insurer Enquiry

Insurance ..... **Allianz Insurance Singapore P...**Period of Insurance ..... **30/07/2022 - 29/07/2023**Requested By ..... **Renemer Bagang (CYCLE & CA...**Requested Date ..... **25/11/2022 15:25****Payment details**Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 23 February 2023 7:57 AM  
**To:** Renemer Ramirez Bagang  
**Cc:** Ler Yeong Cherng; CS A Team; Admin A  
**Subject:** RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T \*\*\* LKK REF: CC4/AIS22011889/pa3 / LOD

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **S\$7,278.04(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.

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 **25 NOV 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](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>  
**Sent:** Wednesday, February 15, 2023 8:12 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Ler Yeong Cherng <[mars.ler@cyclecarriage.com.sg](mailto:mars.ler@cyclecarriage.com.sg)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T \*\*\* LKK REF: CC4/AIS22011889/pa3 / LOD

Dear Sir/Mdm,

We are pleased to enclose our Letter of Demand dated February 15, 2023.

In addition, attached are the supporting documents of repair services rendered to the above mentioned vehicle.

Please confirm upon receipt.

For GIRO payment, Kindly process the payment on the given Banks details below:

Account Name:	Cycle & Carriage Automotive Pte Ltd
Account No. to be Credited:	01-014-1927-9
Bank Name:	Standard Chartered Bank (Singapore) Limited
Bank Code:	9496
Branch Name:	Battery Road Branch
Branch Code:	001
Swift Code:	SCBLSG22XXX
Email Address:	<a href="mailto:receivables@cyclecarriage.com.sg">receivables@cyclecarriage.com.sg</a>

For cheque payment, Kindly process and send it to the given company details below:

Company Name: Cycle & Carriage Automotive Pte Ltd  
Address: 330 Ubi Road 3 Singapore 408650

Thank you.

Ren Bagang  
Motor Claims Service Advisor  
330 Ubi Road 3, Singapore 408650



Exceptional Journeys

Cycle & Carriage Singapore • 330 Ubi Road 3, Singapore 408650  
• DID: +65 6594 9166 • H: +65 8552 3293 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Wednesday, 30 November 2022 3:44 pm  
**To:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>  
**Cc:** Ler Yeong Cherng <[mars.ler@cyclecarriage.com.sg](mailto:mars.ler@cyclecarriage.com.sg)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T \*\*\* LKK REF: CC4/AIS22011889/pa3

**This email was sent from outside of your organisation**

Without Prejudice

Dear Sirs,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle and admission of any liability to our Insured's part. The final repair cost is subjected

to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor and approved by our principal.

Thank you.

“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](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>

**Sent:** Tuesday, 29 November 2022 3:39 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Ler Yeong Cherng <[mars.ler@cyclecarriage.com.sg](mailto:mars.ler@cyclecarriage.com.sg)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T \*\*\* LKK REF: CC4/AIS22011889/pa3

Dear Hsiao Tong,

Please see attached accident video footage for your reference.

Ren Bagang  
Motor Claims Service Advisor  
330 Ubi Road 3, Singapore 408650



Exceptional Journeys

Cycle & Carriage Singapore • 330 Ubi Road 3, Singapore 408650  
• DID: +65 6594 9166 • H: +65 8552 3293 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, 29 November 2022 3:20 pm

**To:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Ler Yeong Cherng <[mars.ler@cyclecarriage.com.sg](mailto:mars.ler@cyclecarriage.com.sg)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

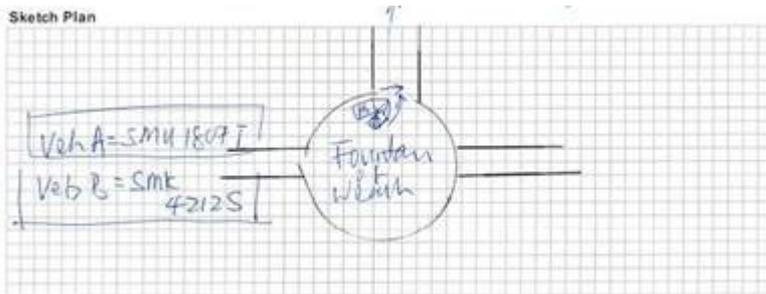
**Subject:** RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T \*\*\* LKK REF: CC4/AIS22011889/pa3

**This email was sent from outside of your organisation**

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.



**Describe Circumstances of the Accident**

(1) I was signalling to exit the circle to want, Exit of Rocher Rd to my left.

(2) Veh B SMK 4212S was on the inner most lane. Most vehicles would turn left into the exit of Rocher Rd.

(3) ~~If~~ I turn left the top gear straight that is how 2 vehicles collided.

**Based on your client's Singapore Accident Report, there was a video footage for this accident. Kindly share the video footage for our further assessment.**

Please note that for liability, claim negotiation and settlement, please contact **Hsiao Tong**.

**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](mailto:MeiKwan@lkkauto.com)

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

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**From:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>

**Sent:** Tuesday, 29 November 2022 11:58 AM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** Ler Yeong Cherng <[mars.ler@cyclecarriage.com.sg](mailto:mars.ler@cyclecarriage.com.sg)>; admin-d <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T

Dear Sir/Mdm,

May we know who is the officer in charge handling this case?

Thank you.

Ren Bagang  
Motor Claims Service Advisor  
330 Ubi Road 3, Singapore 408650



Exceptional Journeys

Cycle & Carriage Singapore • 330 Ubi Road 3, Singapore 408650  
• DID: +65 6594 9166 • H: +65 8552 3293 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

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**From:** Claims Banca (Allianz Insurance Singapore) <[claims@allianz.com.sg](mailto:claims@allianz.com.sg)>  
**Sent:** Saturday, 26 November 2022 9:58 am  
**To:** [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com); Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Cc:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>  
**Subject:** TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T

**This email was sent from outside of your organisation**

Internal

Your ref: SMK4212S  
Our ref: SMU1807TKC

*Dear Sirs,*

*We hereby appoint our direct settlement partners LKK Auto Consultants Pte Ltd to conduct survey.*

*Kindly engage with them to arrange for survey.*

**Please download the documents from this link below (For Survey)**

**File:** SMU1807T(OI).pdf

**Link:** <https://fileexchange.allianz.de/SecureDownload.aspx?id=189f9321-2035-4af9-b48c-a097b7a29d43-71b6fde55509bea5>

**Size:** ~ 1 MByte, **Download available until:** 12/1/2022

Passwords will be sent in a separate email.

*Thank you.*

Best regards,

**Shanti. R**  
Claims Service  
Allianz Insurance Singapore Pte. Ltd. | UEN 201903913C  
79 Robinson Road #09-01 I Singapore 068897



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Thank you.

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**From:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>

**Sent:** Saturday, November 26, 2022 8:57 AM

**To:** Claims Banca (Allianz Insurance Singapore) <[claims@allianz.com.sg](mailto:claims@allianz.com.sg)>

**Cc:** Ler Yeong Cherng <[mars.ler@cyclecarriage.com.sg](mailto:mars.ler@cyclecarriage.com.sg)>

**Subject:** [EXT] Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T

Dear Motor Claims,

Our client is looking to make a claim against your insurer for property damage caused to his/her vehicle.

Please confirm if your insurance company is prepared to engage in a direct settlement for property damage only.

This settlement excludes out client's right to recover further loss arising from rental of alternative / replacement vehicle.

As our client requires the use of a vehicle during this period that his/her vehicle is in our workshop, our client has will rented a vehicle and will be looking towards your company to make good his/her loss/rental cost.

Please confirm that you understand that any direct settlement reached for the cost of repairs to our client's vehicle does not prejudice his/her rights to recover any other damages he has suffered.

**Please arrange for Pre-survey on 29/11/2022 Tuesday 10:00 at Cycle & Carriage Level 3 330 Ubi Road 3 S408650.**

Thank you.

Ren Bagang  
Motor Claims Service Advisor  
330 Ubi Road 3, Singapore 408650



Exceptional Journeys

Cycle & Carriage Singapore • 330 Ubi Road 3, Singapore 408650  
• DID: +65 6594 9166 • H: +65 8552 3293 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 30 November 2022 3:56 PM  
**To:** YANGYAPJOE@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SMU1807T(ALLIANZ) AND SMK4212S AT/ALONG SUNTEC FOUNTAIN OF WEALTH EXIT TO ROCHOR ROAD EXIT ON 25/11/2022

**YANG ING HONG JOSEPH**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMU1807T**

**Our Ref: CC4/AIS22011889/pa3**

**ACCIDENT INVOLVING SMU1807T(ALLIANZ) AND SMK4212S AT/ALONG SUNTEC FOUNTAIN OF WEALTH EXIT TO ROCHOR ROAD EXIT ON 25/11/2022**

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

We have received a claim from SMK4212S 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.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

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](mailto: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](mailto: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](mailto: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	27 Nov 2022 16:02	<b>Clm Dtl Modified</b>	Insured Name: -> YANG ING HONG JOSEPH. Insured ID: -> S0136079E. Claimant's Name: -> C HUA ENG CHUAN. Claimant's ID: -> SXXXX140E.	[A] HOW MEI KWAN
2	27 Nov 2022 16:02	<b>Clm Veh Model Changed</b>	(207455) MITSUBISHI OUTLANDER 2.0 CVT (A).	[A] HOW MEI KWAN
3	27 Nov 2022 16:02	<b>Clm Created</b>	Reg No: SMK4212S. Policy No: SP2002182276-01. Acct Date: 2022/11/25. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: AIG Asia Pacific Insurance Pte. Ltd. (S G). Workshop: CYCLE & CARRIAGE AUTOMOTIVE PTE LTD (ubi)	[A] HOW MEI KWAN
4	27 Nov 2022 16:02	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	27 Nov 2022 16:02	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/12/06	[A] HOW MEI KWAN
6	27 Nov 2022 16:02	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	27 Nov 2022 16:03	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
8	30 Nov 2022 14:34	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
9	30 Nov 2022 14:45	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Chan Kian Chuan
10	01 Dec 2022 11:26	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	22 Feb 2023 11:59	<b>Adj Mandate Request</b>	Cur Req:7278.04:Liability: 100%. We seek your mandate at \$7,278.04(ALL-IN). TP-Mandate IA had been uploaded in Merimen. Kindly let us have your approval/instruction.	[A] CHEW HSIAO TONG
12	22 Feb 2023 15:45	<b>Clm Registration Modified</b>	Pol No:SP2002182276-01->SP2002182276.	[I] Chan Kian Chuan
13	22 Feb 2023 15:46	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/12/06	[I] Chan Kian Chuan
14	22 Feb 2023 15:46	<b>Adj Mandate Set</b>	Approved:7278.04.	[I] Chan Kian Chuan

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
2874280	27 Nov 2022 16:02:43	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SMK4212S	YANG ING HONG JOSEPH	xx.xx
2875605	29 Nov 2022 15:42:46	Video Upload	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SMK4212S	HOW MEI KWAN	xx.xx

