



Co. Reg. No.: 201416720C

1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883

Tel : 6636 9100 Fax : 6636 9113

Date : 20/4/2023

Your Ref : CC6/AIG22012619/Apa3

Our Ref : 0519/SJN3539B/TP/PC/1122

AIG Asia Pacific Insurance Pte Ltd

AIG Building

78 Shenton Way, #07-16

Singapore 079120

Attn : Motor Claims Dept.

Dear Sir/Madam

**ACCIDENT INVOLVING SJN3539B & SKQ7540S ON 27/11/2022 ALONG
SIGLAP ROAD**

We refer to the above accident.

The accident was caused solely by the negligence of your insured and as a result, we had incurred the following Costs and Losses: -

Costs of Repair (Lump Sum)	\$ 3,700.00
Loss of USE (5 days @ \$120/day)	\$ 600.00
Loss of Income (5 days @ \$80/day)	\$ 400.00
LTA TP Search Fee	\$ 7.45
Claimed Amount	<u>\$ 4,707.45</u>

Enclosed are the supporting documents for your perusal:

1. Invoice 0519
2. LTA Tax Invoice/Receipt
3. Certificate of Insurance
4. Letter of Authority and Indemnity
5. Satisfaction Voucher

Please let us hear from you within the next 14 days.

Yours faithfully



PREMIUM CARZ SERVICES PTE LTD



Co. Reg. No.: 201416720C
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883
Tel : 6636 9100 Fax : 6636 9113

LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SJN 3539B AND SKW 7540S
AT/ALONG SIGLAP ROAD
ON 27 DAY NOVEMBER MONTH 2022 YEAR

- I/We, the owner of vehicle no. SJN 3539B hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- In the event that my/our claim against the third party and/or his insurers is Not successful or cannot be proceeded with, I/we authorized you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respects, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/we shall also be personally liable to bear all legal cost incurred by you in claiming back for the repair cost by your Solicitors.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- I/we have read and understand the above statement and agreed.

Dated this 3 day December month 2022 year

Signature

: 

Name

: RAGU S/O JEEVANADU

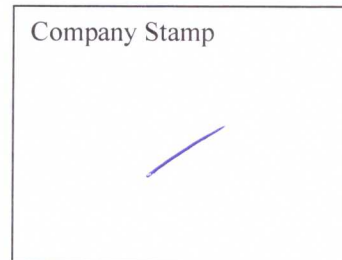
NRIC/ROC No.

: S8403358H

Address

: BLK 60 TELOK BLANGAH
HEIGHT #07-59
SINGAPORE 100060

Company Stamp



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

“We/I, **PREMIUM CARZ 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 **S\$3,700.00** (Repair Cost), **S\$500.00** (Loss of Use/Rental), **S\$7.45** (Disbursement) for vehicle no. **SJN3539B** that was damaged pursuant to the accident which occurred on **27/11/2022** (date) along **SIGLAP ROAD JUST AFTER ECP TURNOUT** (location) involving vehicle no/s **SKQ7540S**. This is pursuant to the inspection conducted on **29/11/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **RAGU S/O JEEVA NAIDU** (the third party claimant”) of vehicle no. **SJN3539B** 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 **SJN3539B** (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.

settlement herein is strictly in relation to 3rd party
property damage claim and is without prejudice
to personal injuries claim

Dated this 22 (day) of MAY (month) 2023 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



Co. Reg. No.: 201416720C
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883
Tel : 6636 9100 Fax : 6636 9113

INVOICE NO: PC12743

Date : 22-5-23

Your Ref.: CC6/AIG22012619/Apa3

Our Ref.: 0519/SJN3539B/TP/PC/1122

Bill To :

AIG Asia Pacific Insurance Pte Ltd
AIG Building
78 Shenton Way, #07 - 16
Singapore 079120

Our Customer : RAGU S/O JEEVA NAIDU

NRIC : S8403358H

Address : Blk 60 Telok Blangah Heights
#07-59

Singapore 1000060

Vehicle No : SJN3539B

Date of Accident : 27-11-22

Model : HONDA ACCORD 2.0

Re: Third Party Claim Against SKQ7540S

No.	Item Descriptions	Amount
1	FINALIZED SETTLEMENT SUM	
	COR	\$ 3,700.00
	LOU - 5 Days@100	\$ 500.00
	LTA SEARCH FEE	\$ 7.45
TOTAL AMOUNT DUE		\$ 4,207.45

(Singapore Dollars Four Thousand Two Hundred Seven and Cents Forty Five only)

Yours faithfully



Premium Carz Services Pte Ltd

* Cheque should be crossed and make payable to "Premium Carz Services Pte Ltd"

* Bank Transfer: UOB 369 - 307 - 232 - 6

* PAYNOW: UEN 201416720CA18 (UOB)

Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 28 Nov 2022 / 15:48:37

Receipt Date/Time : 28 Nov 2022 / 15:48:12

Tax Invoice/Receipt

Receipt No. : ITNET-00000-221128-003091

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 - SKQ7540S				
As at 27 Nov 2022/11:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKQ7540S			
	Enquiry Fee	7.00	0.49	7.49
	20221128154540345875			
	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			
	462845XXXXXX2590	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: Wednesday, 21 December 2022 6:21 PM
To: chew.julie@yahoo.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SKQ7540S (AIG) AND SJN3539B AT/ALONG SIGLAP ROAD JUST AFTER ECP TURNOUT ON 27/11/2022

Dear Julie Chew Li Chin,

Our Ref: CC6/AIG22012619/Apa3

ACCIDENT INVOLVING SKQ7540S (AIG) AND SJN3539B AT/ALONG SIGLAP ROAD JUST AFTER ECP TURNOUT ON 27/11/2022

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 **SJN3539B** 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	18 Dec 2022 11:50	Clm Dtl Modified	Claimant's Name: -> RAGU S/O JEEVA NAIDU. Claimant's ID: -> S8403358H.	[A] HOW MEI KWAN
2	18 Dec 2022 11:50	Clm Veh Model Changed	(204338) HONDA ACCORD 2.0 (A).	[A] HOW MEI KWAN
3	18 Dec 2022 11:50	Clm Created	Reg No: SJN3539B. Acct Date: 2022/11/27. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: Premium Carz Services Pte Ltd (HQ)	[A] HOW MEI KWAN
4	18 Dec 2022 11:50	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 Dec 2022 11:50	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/12/28	[A] HOW MEI KWAN
6	18 Dec 2022 11:50	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 Dec 2022 11:50	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	18 Dec 2022 11:50	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	18 Dec 2022 11:50	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	18 Dec 2022 11:50	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	09 Mar 2023 12:52	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	09 Mar 2023 12:52	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	09 Mar 2023 12:52	Clm Dtl Modified	JPJ Reg. Date: -> 2009/02/12.	[A] JOANNE LEE KHANG MIN
14	09 Mar 2023 12:52	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	03 May 2023 15:33	Adj Mandate Request	Cur.Req:4507.45:Liability: 100% (BOLA 15) *Quantum: \$4,507.45 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
16	03 May 2023 16:06	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/12/28. Mandate Remarks: Approved, to settle not exceeding \$4,207.45. Claimant unable to sustain/justify \$60-80 LOI based on income statement submitted. LOU @ 100/day should be sufficient to cover for his LOI subj to sub	[I] Tam, Ivan-WK
17	03 May 2023 16:06	Adj Mandate Set	Approved:4207.45:Approved, to settle not exceeding \$4,207.45. Claimant unable to sustain/justify \$60-80 LOI based on income statement submitted. LOU @ 100/day should be sufficient to cover for his LOI subj to submission of all supporting docs	[I] Tam, Ivan-WK

Date 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
2885215	19 Dec 2022 08:43:02	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJN3539B	SKQ7540S	11.00
2928931	09 Mar 2023 12:52:44	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJN3539B	SKQ7540S	11.00

