

Allianz Insurance Singapore Pte Ltd
12 Marine View #14-01
Asia Square Tower 2
Singapore 018961

3/5/2023

Attn: HSIAO TONG
Motor Claims Dept

LETTER OF DEMAND

Our Ref : SMG9825L (1323) Your Ref : -

Dear Sir,

VEHICLE # : SMG9825L
ACCIDENT INVOLVING : SMG9825L & SJU9945K ALONG PIE (TUAS) BEFORE SLE EXIT ON
8/1/23

COST OF REPAIR	\$7,900.00	(As agreed)
LOSS OF USE	\$2,520.00	{12 work days + 2PH (23/1/23 & 24/1/23) + 6 weekends
LTA & GIA SEARCH	\$64.00	+ 1 day prs} x \$120
TOWING	\$50.00	

COST OF REPAIR ADD GST 7% \$632.00

TOTAL \$11,166.00

Eleven Thousand One Hundred Sixty-Six Singapore Dollars Only

Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation (see note 5) .

For your prompt payment.
Thank you.

Yours faithfully,
Ryder Auto Pte Ltd



Chan San Choon
Director
DipEng, AAE MIMI, MSAE(Aust)



LETTER OF AUTHORISATION

To: Ryder Auto Pte Ltd

Re: ACCIDENT ON 8/1/2023 INVOLVING SMG9825L SJU9945K SKU8683K

ALONG / AT

PIE (TUAS) BEFORE SLE EXIT

I/We TENGKU SUHAILAH BINTE TENGKU KAMARUDIN (NRIC No. S8218421Z)

of APT BLK 490 ADMIRALTY LINK #03-97 S(750490)

1. The owner of motor vehicle no. SMG9825L hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder Auto Pte Ltd** during the period of repairs to my/our vehicle if applicable. My/our solicitors (to be appointed by **Ryder Auto Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Ryder Auto Pte Ltd** after deduction of their cost on a solicitor & client basis. **I/We undertake to co-operate fully with Ryder Auto Pte Ltd and/or my/our solicitors 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 incidentals incurred.**
2. If the 3rd party claim is unsuccessful or partly successful as the case may be, I/we hereby instruct and authorise **Ryder Auto Pte Ltd** 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 or in whole then I/ we undertake to pay **Ryder Auto Pte Ltd** the repair cost.
4. In alternative to serial number2 and 3 above if the 3rd party claim fails or is only partly successful then I/we undertake to pay **Ryder Auto Pte Ltd** the difference in amount of the repair cost.
5. I/We authorise **Ryder Auto Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claim. **We confirm full discharge of all property damage claims upon signing of the discharge voucher by our repairer, Ryder Auto Pte Ltd.**
6. I/We also authorise **Ryder Auto Pte Ltd** to appoint such a firm of solicitors on my/our behalf as **Ryder Auto Pte Ltd** deem fit for the purpose of third party/own insurance claims.
7. I/We undertake to inform **Ryder Auto Pte Ltd** and/or the solicitors appointed by **Ryder Auto Pte Ltd** on my/our behalf in the event the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or other or settlement from the third party's insurers without first communicating with you.
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 **Ryder Auto Pte Ltd**, or bank into my/our account and re-issue the cheque amount to **Ryder Auto Pte Ltd**.

DATED THIS _____ DAY OF 8/1/2023 20_____



Signature of owner

(Company's stamp – if any)

 **Ryder Auto Pte Ltd**

Signature of Witness

Name of Witness

Allianz Insurance Singapore Pte Ltd
12 Marine View #14-01
Asia Square Tower 2
Singapore 018961

3/5/2023

Attn: HSIAO TONG
Motor Claims Dept

TAX INVOICE

Our Ref : SMG9825L (1323) Your Ref : -

Dear Sir,

VEHICLE # : SMG9825L
ACCIDENT INVOLVING : SMG9825L & SJU9945K ALONG PIE (TUAS) BEFORE SLE EXIT ON
8/1/23

COST OF REPAIR \$7,900.00 (As agreed)

COST OF REPAIR ADD GST 8% \$632.00

TOTAL \$8,532.00

Eight Thousand Five Hundred Thirty-Two Singapore Dollars

Only

Please arrange for DV to be signed by us (workshop) because we are authorised by client to sign on behalf. Please see attached Letter of authorisation (see note 5) .

For your prompt payment.
Thank you.

Yours faithfully,
Ryder Auto Pte Ltd



Chan San Choon
Director
DipEng, AAE MIMI, MSAE(Aust)





RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B
Singapore 038989

E-mail: gears-support@shift-technology.com

GST Registration: M400017735

TAX INVOICE

Date of Request: 11/01/2023

Your Ref No: **SMG9825L**

Dear Sir/Madam,

Date of Accident: 08/01/2023 00:00 (SGT)

Vehicle No: SMG9825L

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
SJU9945K	Singapore	(31.00)	1	(28.70)
GST Amount				(2.30)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B
Singapore 038989

E-mail: gears-support@shift-technology.com

GST Registration: M400017735

TAX INVOICE

Date of Request: 11/01/2023

Your Ref No: **SMG9825L**

Dear Sir/Madam,

Date of Accident: 08/01/2023 00:00 (SGT)

Vehicle No: SMG9825L

Place of Accident: PIE, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
SKU8683K	PIE, Singapore	(31.00)	1	(28.70)
GST Amount				(2.30)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SJU9945K

Date of Accident

08/01/2023



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Allianz Insurance Singapore P...**

Period of Insurance **14/07/2022 - 13/07/2023**

Requested By **ZEPH CHAN (Ryder Auto Pte Ltd)**

Requested Date **09/01/2023 17:34**

Payment details

Request Amount: **S\$1.85**GST Amount: **S\$0.15**Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

AUTOBAY TOWING

1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417883
Tel: 9616 8988 (Ah Boon)

CASH SALE

No. _____

Date: 9/1/23Sold to: SMG 9825L**CROWN**

Item	Quantity	Description	Unit Price	Amount
		Auto Hubs to Ubi		\$ 50
		Reporting		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$ 50

Issued by: _____

EzLyna (LKKAUTO)

From: EzLyna (LKKAUTO)
Sent: Monday, 29 May 2023 10:00 am
To: jtautolease@gmail.com; zuraimebinmohamad@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SJU9945K (ALLIANZ) AND SMG9825L AT/ALONG PIE TOWARDS CTE ON 08/01/2023

M/S JT AUTOLEASE PTE LTD

Dear Person In Charge / Zuraime Bin Mohamad,

You Ref: SJU9945K

Our Ref: CC4/AIS23000362/Aya3

ACCIDENT INVOLVING SJU9945K (ALLIANZ) AND SMG9825L AT/ALONG PIE TOWARDS CTE ON 08/01/2023

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 **SMG9825L** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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 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 me. Thank you.

**I am working from home till 09.06.2023. If you wish to contact me, pls 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	11 Jan 2023 15:07	Clm Dtl Modified	Insured Name: -> JT AUTOLEASE PTE LTD. Insured ID: -> 202223376Z. Claimant's Name: -> TE NGKU SUHAILAH BINTE TENGKU KAMARUDIN. Claimant's ID: -> S8218421Z.	[A] HOW MEI KWAN
2	11 Jan 2023 15:07	Clm Veh Model Changed	(200316) HONDA STREAM 1.8 RSZ (A).	[A] HOW MEI KWAN
3	11 Jan 2023 15:07	Clm Created	Reg No: SMG9825L. Acct Date: 2023/01/08. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: Auto & General Insurance (Singapore) Pte. Limited. (HQ). Workshop: Ryder Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	11 Jan 2023 15:07	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	11 Jan 2023 15:07	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/01/20	[A] HOW MEI KWAN
6	11 Jan 2023 15:07	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	11 Jan 2023 15:08	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
8	26 Jan 2023 13:53	Clm Registration Modified	Pol No:->SP0001045433.	[I] Faiz Rosli
9	26 Jan 2023 13:54	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/01/20. Mandate Remarks: Liability Clear, proceed w DS. TP Section 2 Excess : \$1,500.00	[I] Faiz Rosli
10	26 Jan 2023 13:54	Adj Mandate Set	Approved:0.00:Liability Clear, proceed w DS. TP Section 2 Excess : \$1,500.00	[I] Faiz Rosli
11	29 May 2023 10:29	Adj Mandate Request	Cur.Req:0.00:Liability: 100%. Liability: 100%.BOLA 28 (3 veh chain collision) OI (last) TP (middle) We seek your mandate at \$9,614.00 (claim LOU). TP-Mandate IA had been uploaded in Merimen. Kindly let us have your approval/instruction.	[A] Ezlyna
12	07 Jul 2023 14:37	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2023/01/20. Mandate Remarks: P Section 2 Excess : \$1,500.00	[I] Faiz Rosli
13	07 Jul 2023 14:37	Adj Mandate Set	Approved:9614.00:P Section 2 Excess : \$1,500.00	[I] Faiz Rosli

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
2897056	11 Jan 2023 15:07:55	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SMG9825L	JT AUTOLEASE PTE LTD	xx.xx

EzLyna (LKKAUTO)

From: Ryder Auto workshop <ryderautoworkshop@gmail.com>
Sent: Monday, 31 July 2023 9:31 AM
To: EzLyna (LKKAUTO)
Subject: Re: E-Voucher / OFFER / LOD - Accident involving SMG9825L & SJU9945K On 9 Jan 2023
Attachments: SMG9826L LOA.pdf
Follow Up Flag: Follow up
Flag Status: Completed

Dear EzLyna,

Kindly view the attached LOA.

Our bank details are as follows:

Account Name: Ryder Auto Pte Ltd
Bank Name: DBS Bank Ltd
Account Number: 0209025551
Bank Code: 7171
Branch Code: 020

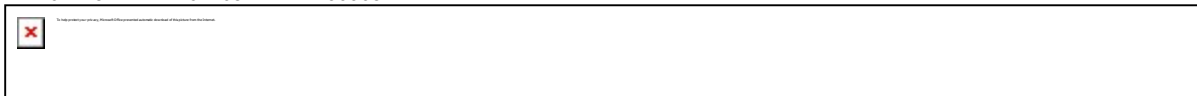
Thank You

Best Regards

Zeph



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921
Tel : 67418277 Fax: 67468277 HP : 90908277



On Fri, Jul 28, 2023 at 5:55 PM EzLyna (LKKAUTO) <ezlyna@lkkauto.com> wrote:

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **S\$9,100.00** (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.

If the above offer is accepted, kindly confirm settlement by providing a copy of the **Letter of Authorization / Warrant to Act** and your **Bank details** for us to process payment.

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 **09-January-2023**.

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.

***Kindly provide BANK DETAILS to effect payment.**

Thank you.

Warmest Regards,

Ezlyna

LKK Auto Consultants Pte Ltd

is intended only for the named recipients and may contain confidential and / or privileged information. If you are not the intended recipient, please do not read, copy, use or disclose the contents of this communication to others and notify the sender immediately. Then please delete the e-mail and any copies of it. Thank you.

From: Ryder Auto workshop <ryderautoworkshop@gmail.com>
Sent: Wednesday, July 26, 2023 9:27 AM
To: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>
Subject: Re: OFFER / LOD - Accident involving SMG9825L & SJU9945K On 9 Jan 2023

Dear EzLyna,

We accept your offer.

Thank You

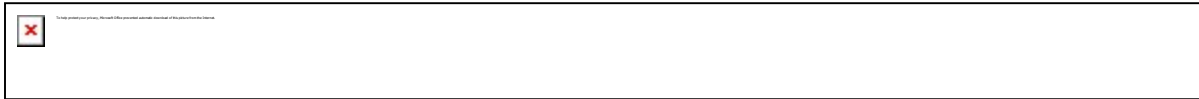
Best Regards

Zeph



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921

Tel : 67418277 Fax: 67468277 HP : 90908277



On Mon, Jul 24, 2023 at 2:01 PM EzLyna (LKKAUTO) <ezlyna@lkkauto.com> wrote:

Without Prejudice

Dear Zeph,

We refer to your email below.

We are unable to adjust our offer as per your request. For an amicable settlement, kindly persuade your client to accept Global Sum \$9,100.00 (All In). Thank you.

With warmest regards,

Ezlyna

From: Ryder Auto workshop <ryderautoworkshop@gmail.com>

Sent: Monday, July 17, 2023 2:08 PM

To: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>

Subject: Re: OFFER / LOD - Accident involving SMG9825L & SJU9945K On 9 Jan 2023

Dear EzLyna,

We would like to counter-offer \$10,800.00 (all-in).

Thank You

Best Regards

Zeph



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921

Tel : 67418277 Fax: 67468277 HP : 90908277



On Mon, Jul 10, 2023 at 3:58 PM EzLyna (LKKAUTO) <ezlyna@lkkauto.com> wrote:

Without Prejudice

Dear Zeph,

We refer to the above matter.

We have our principal's instruction to offer at Global Sum \$9,000.00 (All in) for an amicable settlement.

Pls confirm acceptance & E-voucher will follow shortly. Thank you.

With warmest regards,

Ezlyna

From: EzLyna (LKKAUTO)

Sent: Thursday, July 6, 2023 5:05 PM

To: Ryder Auto workshop <ryderautoworkshop@gmail.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: FW: LOD - Accident involving SMG9825L & SJU9945K On 9 Jan 2023

Dear Zeph,

We refer to your email below.

We have sent reminders/chasers to our principal for approval. Thank you.

With warmest regards,

Ezlyna

From: Ryder Auto workshop <ryderautoworkshop@gmail.com>

Sent: Wednesday, July 5, 2023 2:03 PM

To: EzLyna (LKKAuto) <ezlyna@lkkauto.com>

Subject: Re: FW: LOD - Accident involving SMG9825L & SJU9945K On 9 Jan 2023

Dear EzLyna,

Any updates?

Thank You

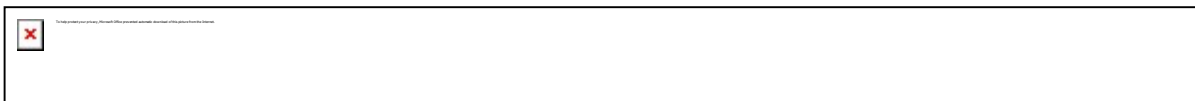
Best Regards

Zeph



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921

Tel : 67418277 Fax: 67468277 HP : 90908277



On Thu, Jun 8, 2023 at 10:15 AM Ryder Auto workshop <ryderautoworkshop@gmail.com> wrote:

Dear EzLyna,

Any updates regarding this matter?

Thank You

Best Regards

Zeph



2 Kaki Bukit Ave 2, #02-19 / 22 / 28, Autohub, Singapore 417921

Tel : 67418277 Fax: 67468277 HP : 90908277



On Mon, May 8, 2023 at 9:31 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote: