

Our ref: SKQ7L
Your ref: _____

Direct Settlement

Date: 18 MAY 2023

To: Allianz

Singapore _____

Attn: Motor Claims Department

Re: Accident Involving Motor Vehicle Nos. SKQ7L & SNH8059X
At/Along Wheelock Place car park On 08 FEB 2023 @ 1510
82

I am the owner of vehicle no. SKQ7L that was involved in an accident with your insured vehicle no. SNH8059X of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs	\$ <u>14,754.92</u>
2. Loss of Use / Rental <u>4</u> days @ \$ <u>180</u> per day)	\$ <u>720</u>
3. LTA/GIA Search Fee	\$ _____
4. GIA Report Fee	\$ _____
5. Others	\$ _____
Total: \$ <u>15,474.92</u>	

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: **67714336 (Mr Go Chee Han) / 67714304 (Ms Amanda Ang)**.

I hereby give full authority to CYCLE & CARRIAGE INDUSTRIES PTE LTD and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully



Name & Signature

Address: C/o. 188 Pandan Loop Singapore 128378
Cc: Mr Go Chee Han/ Ms Amanda Ang
E-mail: cheehan.go@cyclecarriage.com.sg / amanda.ang@cyclecarriage.com.sg
Fax No. 67795383

LETTER OF AUTHORIZATION

To: Allianz

Singapore _____

Attn.: Motor Claims Department

Dear Sir / Mdm,

MOTOR ACCIDENT INVOLVING SKQ7L (OWNER'S
VEHICLE NO.) AND SNH 8059X (3RD PARTY'S VEHICLE NO.)
ON 03 FEB 2023 (DATE) AT 1510 (TIME)
AT/ALONG Wheelock place car park B2 (ROAD)

I am the registered owner of SKQ7L (Vehicle No.).

I hereby authorize CYCLE & CARRIAGE INDUSTRIES PTE LIMITED and its agents or any person(s) authorized by Cycle & Carriage Industries Pte Limited to do all or any of the followings:

- Submit, resolve and make any claims which I may have against the 3rd party insurers; and/or
- Execute and sign discharge voucher, indemnity forms and all necessary documents in connection with and arising from the above claim.

All payment towards settlement of my claim should be made in favor of CYCLE & CARRIAGE INDUSTRIES PTE LIMITED.



Registered Owner's Signature

(Company stamp & authorized signature if it is a company-registered vehicle)

Name : Low Soon Tar Herrmas

NRIC No. : S275J

Date : _____



Mercedes-Benz

Cycle & Carriage
Industries Pte Limited
Authorised Dealer
Company No. 196400367W
GST Reg No. MR-8500111-X

TAX INVOICE

Invoice Name & Address	Owner Name & Vehicle Info
ALLIANZ INSURANCE SINGAPORE PTE. LTD. MOTOR CLAIM DEPARTMENT 79 ROBINSON ROAD #09-01 SINGAPORE 068897 Contact No 67143369	Cust No/Name /Mr Liow Soon Tar (Liao Shunda) Reg No/Reg Date SKQ7L / 04/08/2020 Date In/Mileage 10/04/2023/ 22141 Chassis No W1K2906892A0324057 Engine No 17798060142525 Make/Model MB/T 63 S 4MATIC+ Colour/Trim 021 197 Obsidian Bl/ 045 501 Designo Nap



Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
WA000001	Credit	17/05/2023/ 19:24	CH	371 / Go Chee Han	63236	28189078

Description of Goods / Services	Qty	Unit Price S\$	Amount S\$
Z REQUEST Customer Request			F.O.C.
M BPNSUN POLICY NO/ACC DATE : M0027640 // 23-2-2023 DRIVE IN/TP VEH NUMBER : 24-2-2023 // SNH8059X - ALLIANZ DATE IN/DATE SURVEY: 10-3-2023 // RASUL - LKK DIRECT SETTLEMENT BY: 8-10-2023 // HSIAO TONG - LKK			
A BPILAB DISASSEMBLE AND REPLACE ATTACHED DAMAGED PARTS & REFINISH.			960.00
A BPIRES RESPRAY FRONT BUMPER		0.05	800.00
A BPILAB USING XENTRY DIAGNOSTIC TO CHECK ON CONTROL UNIT RESET MEMORY TO IDENTIFICATION STANDARD. NETT			480.00
A BPILAB TO REMOVE, REPLACE HEADLAMP WITH FOCUS . NETT			120.00
X FRONT AMG BUMPER	1.00	2918.36	2918.36
X LH/FRONT BUMPER LOWER TRIM STRIP	1.00	134.01	134.01
X RH/FRONT BUMPER LOWER TRIM STRIP	1.00	134.01	134.01
X CTR/FRONT BUMPER LOWER TRIM STRIP	1.00	194.01	194.01
X LH/UPPER FRONT BUMPER BRACKET	1.00	184.09	184.09
X RH/UPPER FRONT BUMPER BRACKET	1.00	184.71	184.71
X FRONT BUMPER TOP BASIC CARRIER	1.00	278.33	278.33
X RH/HEADLAMP UNIT	1.00	7167.64	7167.64
X RIVET FOR BUMPER	20.00	5.34	106.80
Guarantee Your Warranty, Maintain with Cycle & Carriage!			

Parts	11,301.96	Nett	13,661.96
Labour	2,360.00	8% GST on	13661.96
Standard Menu	0.00		1092.96
Specialist Job	0.00		
Diagnostics Job	0.00	Total Payable	14,754.92
Sundry/Others	0.00	Paid	0.00
Total(w/o GST)	13,661.96	Total Due	14,754.92

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.



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Pandan Loop Service Center
188 Pandan Loop
Singapore 128378
Tel: 6298 1818
Fax: 6779 5383
www.mercedes-benz.com.sg

Hsiao Tong (LKKAuto)

From: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Sent: Wednesday, 21 June 2023 1:59 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

Dear Hsiao Tong,

Please find below bank details for your necessary action.

Bank Name: Standard Chartered Bank (Singapore) Limited
Bank Code: 9496
Bank Address: 6 Battery Road, Singapore 049909
Branch Code: 001
Branch Name: Battery Road Branch
Swift Code: SCBLSG22XXX
Bank Account No. 01-0-142015-3
Bank Account Name. Cycle & Carriage Industries Pte Ltd
Email: receivables@cyclecarriage.com.sg

Thank you.

Regards,
Amanda Ang

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, June 21, 2023 12:31 PM
To: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

This email was sent from outside of your organisation

WITHOUT PREJUDICE

Dear Sirs,

Please provide your company bank details for payment processing. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Sent: Wednesday, June 21, 2023 10:31 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

Dear Hsiao Tong,

Thank you for your email.

We write to confirm settlement of \$15,234.92 being the cost of repair and loss of use claim only. Herewith, we attach a copy of LOA for your payment processing.

Thank you.

Regards,
Amanda Ang

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, June 20, 2023 2:45 PM
To: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

This email was sent from outside of your organisation

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **\$S\$15,234.92 (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 **23 FBE 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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Sent: Monday, June 19, 2023 10:08 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

Dear Hsiao Tong,

Thank you for your email.

We write to confirm settlement of \$15,234.92 being the cost of repair and loss of use claim only.

Thank you.

Regards,
Amanda Ang

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, June 13, 2023 12:14 PM
To: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

This email was sent from outside of your organisation

WITHOUT PREJUDICE

Dear Sirs,

We are prepared to revise offer as follows: -

1. Cost of Repair (w/GST)	\$ 14,754.92
2. Loss of USE (4DAYS X \$120.00)	\$ 480.00
Total	\$ 15,234.92

Please confirm acceptance.

“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 |

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

S(408933)

From: Amanda Ang <amanda.ang@cyclecarriage.com.sg>

Sent: Thursday, June 8, 2023 5:01 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

Dear Hsiao Tong,

Thank you for your offer.

Regret that we do not consider the offered LOU of \$400 reasonable.

Our client owns a MB AMG GT63 with engine capacity of 3982cc. According to the NIMA benchmark, my client's car falls under the class of **luxury car** as the OMV of his car is above \$35K. Loss of use under the category is between \$120 - \$180/day.

Please review and revise your offer.

Thank you.

Regards,

Amanda Ang

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Sunday, May 28, 2023 2:49 PM

To: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

This email was sent from outside of your organisation

WITHOUT PREJUDICE

Dear Sirs,

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 14,754.92
2. Loss of USE (4DAYS X \$100.00)	\$ 400.00
Total	\$ 15,154.92

Please confirm acceptance.

Best Regards,

Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Sent: Thursday, 18 May 2023 2:51 pm
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: ACCIDENT INVOLVING SKQ7L & SNH8059X ON 23/02/2023

Dear Sirs,
THIRD PARTY DIRECT SETTLEMENT CLAIM (By email only)
We refer to the above.
Please find LOD attached for your kind attention.
Thank you.

Best regards,
Amanda Ang
Mercedes-Benz Body Care & Repair
Cycle & Carriage Singapore
188 Pandan Loop Singapore 128378
T: +65 6206 1818 · DID: +65 6771 4304
www.cyclecarriage.com.sg

DISCLAIMER:- This email and any attachment to it is confidential and intended only for the use of the individual or entity named above and may contain information that is privileged. If you are not the intended recipient, you are notified that any dissemination, distribution or copying of this email or any attachment is strictly prohibited. If you have received this email in error, please notify us immediately by return email and

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 8 March 2023 3:39 PM
To: too_tong.tan@mercedes-benz.com
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SNH8059X(ALLIANZ) AND SKQ7L AT/ALONG WHEELock PLACE B2 CARPARK ON 23/02/2023

MERCEDES-BENZ FLEET MANAGEMENT SINGAPORE PTE LTD
DRIVER: SVETLANA DUNAEVSKAYA

[By Email Only]

Dear Sir/Madam,

You Ref: SNH8059X
Our Ref: CC4/AIS23002322/pa3
ACCIDENT INVOLVING SNH8059X(ALLIANZ) AND SKQ7L AT/ALONG WHEELock PLACE B2 CARPARK ON 23/02/2023

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 SKQ7L 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 as at 6742 3197 or 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 |

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

S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	03 Mar 2023 21:57	Clim Dtl Modified	Insured Name: -> MERCEDES-BENZ FLEET MANAGEMENT SINGAPORE PTE LTD. Claimant's Name: -> LOIW SOON TAR HERRMAS. Claimant's ID: -> S7110275J.	[A] HOW MEI KWAN
2	03 Mar 2023 21:57	Clim Veh Model Changed	(207093) MERCEDES-BENZ AMG GT 53 4MATIC+ (R19 LED) (A).	[A] HOW MEI KWAN
3	03 Mar 2023 21:57	Clim Created	Reg No: SKQ7L. Policy No: SP2003907937. Acct Date: 2023/02/23. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: Etiqa Insurance Pte Ltd (HQ). Workshop: Cycle & Carriage Industries Pte Ltd (Pandan Loop)	[A] HOW MEI KWAN
4	03 Mar 2023 21:57	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	03 Mar 2023 21:57	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/03/14	[A] HOW MEI KWAN
6	03 Mar 2023 21:57	Adj Mandate Set	Approved:5000.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	03 Mar 2023 21:58	Adj Adjuster Assigned	[None] -> MOHD RASUL	[A] HOW MEI KWAN
8	06 Mar 2023 06:57	Clim Veh Model Changed	(207093) -> (207757) MERCEDES-BENZ AMG GT 63 S 4.0 4MATIC+ (R20 LED) (A).	[] Merimen Administrator
9	22 May 2023 17:01	Adj Mandate Request	Cur.Req:15154.92:Liability: 100%. Insured driver reversed and hit onto third party stationary vehicle. We seek your mandate at \$15,154.92(all-in). TP-Mandate IA had been uploaded in Merimen.	[A] CHEW HSIAO TONG
10	23 May 2023 09:29	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/03/14	[I] Chan Kian Chuan
11	23 May 2023 09:29	Adj Mandate Set	Approved:15154.92.	[I] Chan Kian Chuan
12	12 Jun 2023 11:54	Adj Mandate Request	Cur.Req:15354.92:For LOU, third party rejected our offer at \$100/day x 4days and proposed \$180/day x 4days. Third party vehicle is a Mercedes Benz AMG GT63 with engine capacity of 3982cc. The car falls under the class of luxury car as the OMV of his	[A] CHEW HSIAO TONG
13	12 Jun 2023 14:08	Adj Mandate Set	Approved:15354.92.	[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
2926150	03 Mar 2023 21:57:52	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SKQ7L	MERCEDES-BENZ FLEET MANAGEMENT	xx.xx