



MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #04-01 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 201427944N)

Date : 19/07/2023
Your Ref : CC6/AIG23003460/ya3 (GBC8855H)
To : AIG ASIA PACIFIC INSURANCE PTE LTD
Attn : Motor Claims Department

Dear Sir/Mdm,

**RE: ACCIDENT INVOLVING VEHICLE SNF7774G & GBC8855H ON 02/04/2023 AT
ALONG GEYLANG ROAD TOWARDS KALLANG ROAD BEFORE LORONG 3
GEYLANG.**

We refer to the above matter.

Attached copies of the following for your kind perusal:

- 1) Proforma Bill No.238116 @ S\$10,908.00 (Inclusive of 8% GST)
- 2) Loss of Use @ S\$4,560.00 (19 Days x S\$240)
- 3) LTA Search @ S\$26.75
- 4) Authorisation to Act
- 5) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issue upon amount finalized.

*The Minister for Finance announced that the **GST rate will be increased from 8% to 9%** with effect from 1st January 2024. Our Company's invoices issued will be with **GST 9%** from 1st January 2024.*

Thank You.

Yours faithfully,



Sharon Chia

HP: 8121 1373
E-mail: mg3solution@gmail.com



Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, PRIME CAR LIMOPTE LTD ("the third party claimant")
of 61 UBI AVE 2 #01-03 AUTOMOBILE MEGAMART S(408898) (address),
owner of SNE 7774G (vehicle no.) hereby authorize
MH SOLUTION PTE LTD
("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SNE 7774G that was
damaged pursuant to the accident which occurred on 02/04/2023 (date) along
GEYLANG ROAD TOWARDS KALLANG ROAD BEFORE LORONG 3 GEYLANG (location)
involving vehicle no/s GBC 8855H ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment further to settlement of my claim with payment cheque/s being made in
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my
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.

Date this 04 day of 04 (month) 20 23 (year)



Signed by "the third party claimant"



Signed by "the workshop"

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

“We/I, **MG SOLUTION 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\$10,908.00** (Cost of Repair), **S\$1,200.00** (Loss of Use/~~Rental~~), **S\$26.75** (Disbursement) for vehicle no. **SNF7774G** that was damaged pursuant to the accident which occurred on **02/04/2023** (date) along **BOON KENG ROAD** (location) involving vehicle no/s **GBC8855H**. This is pursuant to the inspection conducted on **04/04/2023** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **PRIME CAR LIMO PTE LTD** (the third party claimant”) of vehicle no. **SNF7774G** 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 **SNF7774G** (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 27 (day) of July (month) 20 23 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.



MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #04-01 Singapore 415933

Tel: 6744 4986 / 6744 4165

(GST Reg. No. 201427944N)

TAX INVOICE

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#07-12 AIG BUILDING

SINGAPORE 079120

INVOICE No : TI 239094

PB No : 238116

Date : 27-July-2023

ATTN : MOTOR CLAIMS DEPARTMENT

Vehicle Number : SNF 7774G

QTY	DESCRIPTION	AMOUNT
1	To carried out accident repair as per surveyor's recommendation (Lump Sum)	\$ 10,100.00
SUB-TOTAL		10,100.00
GST 8%		808.00
TOTAL		\$ 10,908.00

Cheque should be made payable to **MG Solution Pte Ltd**



Co's stamp & Authorised Signature



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 03 Apr 2023 / 16:07:02

Receipt Date/Time : 03 Apr 2023 / 16:07:02

Tax Invoice/Receipt

Receipt No. : ITNET-00000-230403-003021

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 - GBC8855H As at 02 Apr 2023/09:10:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GBC8855H Enquiry Fee 20230403160605103248	24.77	1.98	26.75
Sub-Total		24.77	1.98	26.75
Total Before Rounding		24.77	1.98	26.75
Rounding Difference				0.00
Total Amount Payable				26.75
Paid By				
20230403160614108		Direct Debit: eNETS Debit (Internet Banking)		26.75
Total				26.75
Cash Change				0.00
Tendered Amount				26.75
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: Monday, 19 June 2023 9:26 AM
To: breadfresh.lkt@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING GBC8855H (AIG) AND SNF7774G AT/ALONG GEYLANG RD
TWDS KALLANG ROAD BEOFRE LOR 3 GEYLANG ON 02/04/2023

M/S BREAD FRESH

Dear Person In Charge / Chua Hwee Teck,

Our Ref: CC6/AIG23003460/Aya3

**ACCIDENT INVOLVING GBC8855H (AIG) AND SNF7774G AT/ALONG GEYLANG RD TWDS
KALLANG ROAD BEOFRE LOR 3 GEYLANG ON 02/04/2023**

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 **SNF7774G** against your insurance policy.

Based on the accident report, accident scenario and third party's video footage, 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.

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.

Pls find enclosed herewith a screen shot from third party's video footage.



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	03 Apr 2023 17:59	Clm Dtl Modified	Claimant's Name: -> PRIME CAR LIMO PTE LTD. Claimant's ID: -> 201826883W.	[A] HOW MEI KWAN
2	03 Apr 2023 17:59	Clm Veh Model Changed	(206367) TOYOTA NOAH HYBRID 1.8 X CVT (A).	[A] HOW MEI KWAN
3	03 Apr 2023 17:59	Clm Created	Reg No: SNF7774G. Acct Date: 2023/04/02. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: MG Solution Pte Ltd (HQ)	[A] HOW MEI KWAN
4	03 Apr 2023 17:59	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	03 Apr 2023 17:59	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/04/13	[A] HOW MEI KWAN
6	03 Apr 2023 17:59	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	03 Apr 2023 17:59	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	03 Apr 2023 17:59	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	03 Apr 2023 17:59	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	03 Apr 2023 17:59	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	05 Apr 2023 12:01	Video Downloaded	Downloaded Video - Accident	[A] HOW MEI KWAN
12	12 Apr 2023 11:18	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
13	24 Apr 2023 14:58	Video Downloaded	Downloaded Video - Accident	[I] Tee, Chee-Wah
14	24 Apr 2023 15:46	Video Downloaded	Downloaded Video - Accident	[I] Tee, Chee-Wah
15	19 Jun 2023 09:12	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
16	17 Jul 2023 09:29	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	17 Jul 2023 09:29	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
18	17 Jul 2023 09:29	Clm Dtl Modified	JPJ Reg. Date: -> 2022/06/22.	[A] JOANNE LEE KHANG MIN
19	17 Jul 2023 09:29	Clm Details Notified		[A] JOANNE LEE KHANG MIN
20	24 Jul 2023 10:45	Adj Mandate Request	Cur.Reg:12334.75:Liability: 100% (BOLA 33) *Quantum: \$12,334.75(all-in). Please refer to adjuster report for details. Additional LOU claimed due to OI late reporting. *For your a pproval please.	[A] Ezlyna
21	25 Jul 2023 15:40	Video Downloaded	Downloaded Video - Accident	[I] Ler, Bernard-JQ
22	25 Jul 2023 15:41	Video Downloaded	Downloaded Video - Accident	[I] Ler, Bernard-JQ
23	25 Jul 2023 15:44	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/04/13. Mandate Remarks: Subject to all docs in place Cost of Repair : \$10,908.00 Loss of Use : \$1,200.00 12 days @ S\$ 100/day LTA/ GIA Sear ch Fee : \$26.75 Total : \$12,134.75	[I] Ler, Bernard-JQ
24	25 Jul 2023 15:44	Adj Mandate Set	Approved:12134.75:Subject to all docs in place Cost of Repair : \$10,908.00 Loss of Use : \$1,200.00 12 days @ S\$ 100/day LTA/ GIA Search Fee : \$26.75 Total : \$12,134.75	[I] Ler, Bernard-JQ

Date From    Date To    Audit Type 

ACTIVITY

[05/04/2023 13:26] HOW MEI KWAN:

OINR. To send out first letter

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
2942823	03 Apr 2023 18:06:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SNF7774G	GBC8855H	11.00
2943312	04 Apr 2023 14:45:30	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SNF7774G	HOW MEI KWAN	xx.xx
2997729	17 Jul 2023 09:29:21	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SNF7774G	GBC8855H	11.00