

To: **AIG Asia Pacific Insurance Pte. Ltd.**  
78 Shenton Way  
#07-16  
Singapore 079120

Attn: **Motor Claims Department**

Date: 6<sup>th</sup> September 2024

Dear Sir/Madam,

Claimant: **Ang Cham Lark**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 28/08/2024 at along Upper Serangoon Road x Hougang Avenue 10 involving our client's vehicle registration number SLJ 9349 R and vehicle registration number SLU 6762 S driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$3,400.00
2) Loss of Rental (SGD\$120.00 x 5Days)	\$600.00
3) Insurance Search	\$2.18

**Total :** **\$4,002.18**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Agreement
- Insurance Search Receipt

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

***Elin Cai***

**Zoom Autowerks Pte Ltd**

130 Bedok Reservoir Road

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



**LETTER OF AUTHORIZATION**

Accident on 28/08/24 @ 18:30 along Upp Serangoon Rd X Honggang Ave 10  
Involving vehicles SLJ9349R and SLU6762S

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SLJ9349R at my request, I/We, Ang Cham Lark ("the claimant") of BLK 302D ANCHORVALE LINK #10-20 SINGAPORE 544302 (address) bearing NRIC No S7337166Z the owner of motor vehicle no SLJ9349R, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.


I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 29 day of Oct (month) 20 24 (year)

  
Signed by "the claimant"

Name: Ang Cham Lark

NRIC No: S7337166Z



Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai

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

“We/I, **ZOOM AUTOWERKS 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\$3,800.00** (Global Sum) for vehicle no. **SLJ9349R** that was damaged pursuant to the accident which occurred on **28/08/2024** (date) along **UPPER SERANGOON ROAD SLIP ROAD TOWARDS HOUGANG AVENUE 10** (location) involving vehicle no/s **SLU6762S**. This is pursuant to the inspection conducted on **30/08/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ANG CHAM LARK** (the third party claimant”) of vehicle no. **SLJ9349R** 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 **SLJ9349R** (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 14 (day) of October (month) 2024 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

**INVOICE**

To: **AIG Asia Pacific Insurance Pte. Ltd.**  
78 Shenton Way  
#07-16  
Singapore 079120

Invoice No. : ZI0001585  
Date : 14/10/2024  
VRN : SLJ 9349 R  
Make & Model : Mazda CX8  
DOA : 28/8/2024  
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			3,400.00

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**TOTAL :** **\$3,400.00**

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All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD** "

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G

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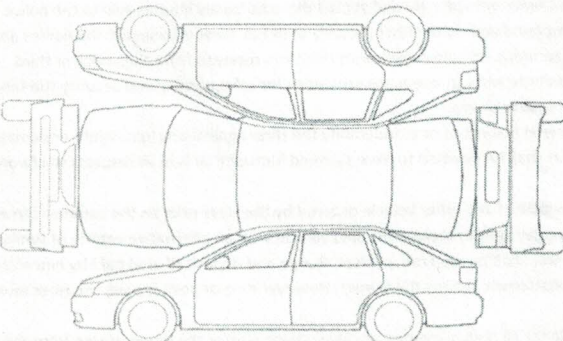

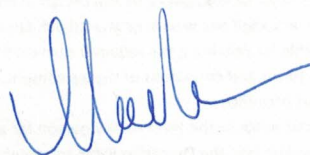
(by Zoom Autowerks Pte Ltd)





Zoom Autowerks Pte Ltd  
Registration No.: 201725603G  
E-mail: zoomautowerks@gmail.com

### RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL											
Name: <b>Ang cham Lark</b>	Vehicle No.: <b>SLK 1567 A</b>												
NRIC/Passport No.: <b>S7337166Z</b>	Vehicle Make/Model: <b>HONDA VEZEL</b>												
Address:	Date/Time Out: <b>29/08/24</b>												
	Date/Time In: <b>03/09/24</b>												
Tel: <b>9018 4117</b>	<table border="1"><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td><b>F</b></td></tr></table>	E	¼	½	¾	<b>F</b>	<table border="1"><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td></tr></table>	E	¼	½	¾	F	
E	¼	½	¾	<b>F</b>									
E	¼	½	¾	F									
Driving License No./Exp.:	OUT	IN											
ADDITIONAL DRIVER'S PARTICULAR		Mileage:											
Name:													
NRIC/Passport No.:													
Address:													
Tel:													
Driving License No./Exp.:													
(A) - Accident (D) - Dent (S) - Scratch													
													
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT											
Singapore - Own Damage	S\$3,000.00												
Singapore - 3rd Party	S\$3,000.00												
Malaysia*	S\$8,000.00												
For Drivers aged < 22 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)												
IMPORT NOTE:													
1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE													
2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Autowerks Pte Ltd													
3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.													
4. In case of accident, the hirer shall report to Zoom Autowerks Pte Ltd immediately.													
RENTAL CHARGES													
Hours @	per hour												
<b>5</b> Days @ <b>\$120</b>	per day	<b>\$600</b>											
Weeks @	per week												
Months @	per month												
Other Charges													
Petrol Top-Up													
Sub-total													
<b>TOTAL CHARGES</b>		<b>\$600</b>											
PRE-PAYMENT													
Downpayment and Deposit													
Amount Refunded Due													
I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.													
													
		Hirer's Signature / Date .											
													
		Owner's Signature / Date											


## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

slu6762s

Date of Accident

28/08/2024 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**Period of Insurance ..... **11/12/2023 - 10/12/2024**Requested By ..... **Elin Cai (Zoom Autowerks Pte ...**Requested Date ..... **29/08/2024 13:12****Payment details**Request Amount: **S\$2**GST Amount: **S\$0.18**Total Amount Due (GST Inclusive): **S\$2.18****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**

## Daphne Lee (LKK Auto)

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**From:** Daphne Lee (LKK Auto)  
**Sent:** Wednesday, 4 September 2024 3:50 PM  
**To:** gohes@firmhardware.com.sg  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SLU 6762S(AIG) AND SLJ 9349R AT/ALONG SLIP ROAD TOWARDS HOUGANG AVENUE 10 ON 28/08/2024

Our Ref: CD/AIG24090002/Uma3  
AIG Ref: 4830095112SG

Dear GOH ENG SENG,

### **ACCIDENT INVOLVING SLU 6762S(AIG) AND SLJ 9349R AT/ALONG SLIP ROAD TOWARDS HOUGANG AVENUE 10 ON 28/08/2024**

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 **SLJ 9349R** 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,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com|

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	01 Sep 2024 23:43	Clm Dtl Modified	Claimant's Name: -> ANG CHAM LARK. Claimant's ID: -> S7337166Z.	[A] HOW MEI KWAN
2	01 Sep 2024 23:43	Clm Veh Model Changed	(206865) MAZDA CX-8 2.5 LUXURY 7 SEATER (A).	[A] HOW MEI KWAN
3	01 Sep 2024 23:43	Clm Created	Reg No: SLJ9349R. Acct Date: 2024/08/28. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Zoo m Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	01 Sep 2024 23:43	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Sep 2024 23:43	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/09/10	[A] HOW MEI KWAN
6	01 Sep 2024 23:43	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Sep 2024 23:43	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	01 Sep 2024 23:43	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	01 Sep 2024 23:44	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	01 Sep 2024 23:44	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	04 Oct 2024 09:37	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	04 Oct 2024 09:37	Ins Email Updated	[None] -> [EMAIL@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
13	04 Oct 2024 09:37	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	04 Oct 2024 09:37	Clm Dtl Modified	JPJ Reg. Date: -> 2020/10/28.	[A] JOANNE LEE KHANG MIN
15	04 Oct 2024 09:37	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	09 Oct 2024 17:39	Adj Mandate Request	Cur Req:3802.18:Liability: 100% (BOLA 27) *Quantum: \$3,802.18(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
17	10 Oct 2024 16:09	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/09/10. Mandate Remarks: Mandate approved at : \$3,802.18	[I] Tarnjit Singh, Belveen Singh
18	10 Oct 2024 16:09	Adj Mandate Set	Approved:3802.18:Mandate approved at : \$3,802.18	[I] Tarnjit Singh, Belveen Singh

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
3228967	02 Sep 2024 14:03:43	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLJ9349R	SLU6762S	12.00
3248393	04 Oct 2024 09:37:00	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLJ9349R	SLU6762S	12.00