



# CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761  
Tel : 67556142 Fax : 67557719  
Email: chmotor@singnet.com.sg

07 JAN 2026

Your Ref :

THE MOTOR CLAIMS DEPT  
AIG ASIA PACIFIC INSURANCE PTE LTD  
Singapore

**WITHOUT PREJUDICE**

Dear Sir / Madam

**T/ACCIDENT INVOLVING M/V SLU9139Y & SMF1195D ON 11/11/2024  
ALONG KRANJI SLIP RD TWDS WOODLANDS RD.**

We are authorized by the owner of SLU9139Y for his/her/their above claims.

As you are the insurer of SMF1195D, we therefore wish to seek your compensation.  
Quantum of the claims as follow:-

COST OF REPAIR	: S\$	4632.50	(As recommended by your appointed surveyor)
LOSS OF USE (4 x \$100/day)	: S\$	400.00	
HIRE OF VEHICLE	: S\$	0.00	
SURVEY FEE	: S\$	0.00	
LTA SEARCH	: S\$	2.18	
GIA SEARCH	: S\$	0.00	
OTHERS	: S\$	0.00	
	<b>S\$</b>	<b>5034.68</b>	

Copies of all the relevant documents are enclosed.

Please advise settlement within ten (10) days.

Thank you.

Yours faithfully,



**AUTHORIZATION TO ACT**

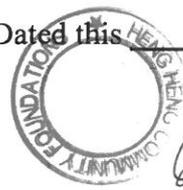
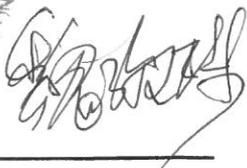
**(AIG Asia Pacific - EXPRESS THIRD PARTY CLAIM)**

I, HENG HENG COMMUNITY FOUNDATIONS (the third party claimant) of 712 HOUGANG AVENUE 2,  
#08-273, S(53072) (address), owner of SLU9139Y (vehicle no.)  
hereby authorize CHENG HOE MOTOR 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. SLU9139Y that was damaged pursuant to the accident which occurred on 11/11/2024  
(date) along KRANJI SLIP RD TWDS WOODLANDS RD (location) involving vehicle no/s  
SME1195D ("the accident").

I further authorize the workshop to settle my 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.

Dated this 12<sup>th</sup> (day) of Nov (month) 2024 (year)

Signed by "the third party claimant"  
(with chop if applicable)


Signed by "the workshop"  
(with chop)

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

“We/I, **CHENG HOE MOTOR 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 **SS4,632.50** (Repair Cost), **SS400.00** (Loss of Use/Rental), **SS2.18** (Disbursement) for vehicle no. **SLU9139Y** that was damaged pursuant to the accident which occurred on **11/11/2024** (date) along **KJE EXITING TO WOODLANDS ROAD FILTER LANE** (location) involving vehicle no/s **SMF1195D**. This is pursuant to the inspection conducted on **18/11/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **HENG HENG COMMUNITY FOUNDATIONS** (the third party claimant”) of vehicle no. **SLU9139Y** 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 **SLU9139Y** (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 9<sup>th</sup> (day) of Feb (month) 2026 (year)



\_\_\_\_\_  
Signed by appointed surveyor



\_\_\_\_\_  
Signed by “the workshop” (with chop)

This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

# Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761  
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg  
GST:201001158E RCB NO:201001158E

## TAX INVOICE

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD  
78 SHENTON WAY  
#07-16 AIG BUILDING  
SINGAPORE 079120  
TEL: 64193000 FAX: 64153727  
ATTN: Motor Claim Department

NO: CL8250548  
Date: 30 Aug 2025  
Policy No: DMPG23016384  
Veh Reg No: SLU9139Y  
Make/Model: TOYOTA HARRIER  
PREMIUM 2.0 CVT  
Job No: JC1610441

WS Ref: TP/AIG  
Claim Type: Third Party  
Accident Date: 11/11/2024  
TP Veh Reg No: SMF1195D

### Description

To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges.  
(As recommended by your appointed surveyor)

	Quantity	List Price	PAGE:1 Amount
	1 PC	S\$ 4,250.00	S\$ 4,250.00

Total	S\$ 4,250.00
Add GST @ 9%	382.50
Total Amount payable	S\$ 4,632.50

For Cheng Hoe Motor Pte Ltd



E. && O. E.

AUTHORISED SIGNATURE

INSURER ENQUIRY

# Find insurer

Vehicle reg. no.

SMF1195D

Date of Accident

11/11/2024 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**

Period of Insurance ..... **29/10/2024 - 28/10/2025**

Requested By ..... **PHUA LIAN HUA (CHENG HOE ...**

Requested Date ..... **13/11/2024 10:23**

#### 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**



Outlook

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**ACCIDENT INVOLVING SMF 1195D(AIG) AND SLU 9139Y AT/ALONG KJE EXITING TO WOODLANDS ROAD FILTER LANE ON 11/11/2024**

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**From** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>

**Date** Mon 11/18/2024 2:25 PM

**To** jolimloo@gmail.com <jolimloo@gmail.com>

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

Our Ref: CD/AIG24110252/Xma3

AIG Ref: 3526349758SG

Dear LIM LEE CHOO JOSEPHINE/ LOO ZHEN YANG (LU ZHENYANG),

**ACCIDENT INVOLVING SMF 1195D(AIG) AND SLU 9139Y AT/ALONG KJE EXITING TO WOODLANDS ROAD FILTER LANE ON 11/11/2024**

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 **SLU 9139Y** 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.

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	13 Nov 2024 15:41	<b>Clm Dtl Modified</b>	Claimant's Name: -> HENG HENG COMMUNITY FOUNDATIONS. Claimant's ID: -> 5XXX X229W.	[A] HOW MEI KWAN
2	13 Nov 2024 15:41	<b>Clm Veh Model Changed</b>	(204929) TOYOTA HARRIER 2.0 PREMIUM CVT (A).	[A] HOW MEI KWAN
3	13 Nov 2024 15:41	<b>Clm Created</b>	Reg No: SLU9139Y. Acct Date: 2024/11/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: ERGO Insurance Pte. Ltd. (HQ). Workshop: Cheng Ho e Motor Pte Ltd (Yishun)	[A] HOW MEI KWAN
4	13 Nov 2024 15:41	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Nov 2024 15:41	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2024/11/22	[A] HOW MEI KWAN
6	13 Nov 2024 15:41	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Nov 2024 15:41	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	13 Nov 2024 15:41	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	13 Nov 2024 15:42	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	13 Nov 2024 15:42	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	18 Nov 2024 13:03	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Gan, Angie-GL
12	18 Nov 2024 14:12	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
13	25 Nov 2024 10:11	<b>Adj Im. Advice Submitted</b>	Next Rpt:Final Rpt.Due Date:2024/11/22	[A] HOW MEI KWAN
14	22 Jul 2025 14:16	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	22 Jul 2025 14:16	<b>Ins Email Updated</b>	[None] -> [jolimloo@gmail.com]	[A] JOANNE LEE KHANG MIN
16	22 Jul 2025 14:16	<b>Clm Dtl Modified</b>	Insured Address 1: -> -. Insured Address 2: -> -. Insured PostCode: -> -. Insured City: -> 1553. Driver Name: -> LOOZHENYANG(LUZHENYANG). Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	22 Jul 2025 14:16	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2017/12/18.	[A] JOANNE LEE KHANG MIN
18	22 Jul 2025 14:16	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
19	08 Jan 2026 09:15	<b>Adj Mandate Request</b>	Cur.Req:5034.68:Liability: 100% (BOLA 27) *Quantum: \$5,034.68(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
20	08 Jan 2026 11:14	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2024/11/22. Mandate Remarks: Approved cor \$4,632.50, l ou \$400.00 (4d), search fee \$2.18, total \$5,034.68	[I] Ng, Jeffrey-SK
21	08 Jan 2026 11:14	<b>Adj Mandate Set</b>	Approved:5034.68:Approved cor \$4,632.50, lou \$400.00 (4d), search fee \$2.18, total \$5,034.68	[I] Ng, Jeffrey-SK

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
3272569	14 Nov 2024 12:13:31	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLU9139Y	SMF1195D	12.00