

Telephone: 98287487  
Email: ktmotorwerk@hotmail.com

27.01.25

Our Ref: SKU1350S

**AIG ASIA PACIFIC INSURANCE PTE LTD**

Motor Claims Department  
78, Shenton Way, #07-16  
S079120

Dear Sir/Mdm

**ACCIDENT INVOLVING SKU1350S AND SMV1657D ALONG PUNGGOL FIELD SLIP ROAD > PUNGGOL  
WAY ON 15.11.2024**

Please refer to the above mentioned accident.

We are writing in on the behalf of  
the registered owner of motor vehicle number

**HSIEH MIN HON**

SKU1350S

which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle  
number **SMV1657D** As a result of which, our client have suffered loss and and expenses.

We are instructed by our client to claim for :

1. Cost of Repair (Agree with Surveyor)	\$ 5,600.00
2. Loss of Rental	\$ 1,080.00
3. Search Fee	\$ 27.25


**TOTAL AMOUNT**

**\$ 6,707.25**

We enclosed hereby the following documents for your consideration :

- (A) Letter of Authority
- (B) Satisfaction Voucher
- (C) Workshop Final repair bills
- (D) Search Fee
- (E) Rental

Kindly acknowledge receipt of the above said documents and your favorable reply is greatly appreciated.

  
\_\_\_\_\_  
JOHN  
Mobile: 98287487  
Email: ktmotorwerk@hotmail.com

"My execution of this Discharge Voucher  
is only for my claim for property damage  
and not prejudicial to any other claims"

# 國際汽車維修 KT MOTORWERK

Blk 3012 Bedok Ind. Park E #01-2020 Singapore 489978.  
(Bedok North Ave. 4) Tel: 98287487 Fax: 6448 5177  
Email: ktmotorwerk@hotmail.com  
Reg. No.: 53373462B

## LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. JKU1350S AND SMV1657D  
AT/ALONG Punggol Field Slip RD > Punggol way  
ON 15 DAY 11 MONTH 24 YEAR

- a) I/We, the owner of vehicle no. JKU1350S hereby instruct and authorize you to commence repair to the said vehicles.
- b) You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- c) You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- d) Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- e) In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- f) In the event that my/our claim against the third party and/or his insurers is Not successful or cannot be proceeded with, I/we authorized you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respects, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/we shall also be personally liable to bear all legal cost incurred by you in claiming back for the repair cost by your Solicitors.
- g) If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any loses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- h) I/we have read and understand the above statement and agreed.


Dated this 18 day 11 month 24 year

Signature :

Name :

NRIC/ROC No. :

Address :

  
Arich Min Hon  
0232  
358 Tampines St 33  
#03-230 (S) 520339

Company Stamp

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

"We/I, **KT MOTORWERK** ("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\$5,600.00** (Repair Cost), **S\$600.00** (Loss of Use/Rental), **S\$27.25** (Disbursement) for vehicle no. **SKU 1350S** that was damaged pursuant to the accident which occurred on **15/11/2024** (date) at/along **PUNGGOL FIELD SLIP ROAD > PUNGGOL WAY** (location) involving vehicle no/s **SMV 1657D**. 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 **HSIEH MIN HON** (the third party claimant") of vehicle no. **SKU 1350S** 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 **SKU 1350S** (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 04 (day) of 03 (month) 2025 (year)

 LUP

Signed by appointed surveyor

Signed by "the workshop" (with chop)

"My execution of this Discharge  
Voucher is only for my claim  
for property damage and not  
prejudicial to any other claims"



**國際汽車維修**  
**KT MOTORWERK**  
Blk 3012 Bedok Ind. Park E #01-2020 Singapore 489978.  
(Bedok North Ave. 4) Tel: 98287487 Fax: 6448 5177  
Email: ktmotorwerk@hotmail.com  
Reg. No.: 533734628

Telephone: 98287487  
Fax: 64485177  
Email: ktmotorwerk@hotmail.com

**FINAL REPAIR BILL**

Date : 27.01.2025

**AIG ASIA PACIFIC INSURANCE PTE LTD**

**Motor Claims Department**  
78, Shenton Way, #07-16  
S079120

Vehicle Number : SKU1350S  
Make/Model : HONDA VEZEL  
Date of Accident : 15.11.2024

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Cost of Repair (Recommended By Suveryor)

\$5,600.00

**GRAND TOTAL**

\$ 5,600.00

ISSUED BY

  
\_\_\_\_\_  
Mr John  
Mobile: 98287487  
Email: ktmotorwerk@hotmail.com

## RENTAL AGREEMENT



55 SERANGOON NORTH AVENUE 4  
S(555859)

## RECOVERY PLEASE CONTACT

JANELL 81450022

XAVIER 81448833

ANDY 81448811

AMBER 81448822

Date : 27/4/24

Company Name

Company Address

Hirer's Name Hsieh Min Hon

Hirer's Address 339 Tampines St 33 #03-230 (P) 520339

NRIC/Passport No. 0237

Country Of Issue SIN

DOB :

Driving License No.

Issue By TP

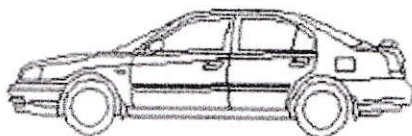
Local Contact 93884498

Email :

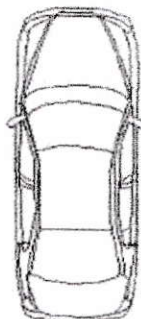
PLEASE TAKE PHOTO OF CAR BEFORE DRIVING OFF AND SEND TO RESPECTIVE SALE PERSONNEL

## VEHICLE DETAILS

Left Side



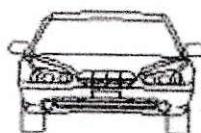
Back



Right Side



Front



Model MAZDA 3  
Licence Plate SNP8978B  
Colour  
Decal YES - NO

\* Rates do not include Petrol.

## Taken

E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

## Return

E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

\* Every 1/8 of petrol used is chargeable @ \$20 nett.

Remarks :

## RENTAL DETAILS

Start Date

Start Time

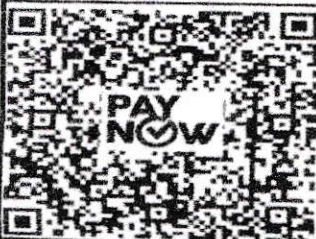
Return Date

Return Time

## SALES INVOICE

	RATES	QTY	TOTAL
Rental Amount	\$ 120	9	
Additional Driver			
MALAYSIA			
*CDW*			
Total Cost Of Rental	\$ 1080		

DEPOSIT



UEN : 202121748E

CASH

REMARKS :

Hirer's Signature

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Nov 2024 / 10:15:25

Receipt Date/Time : 18 Nov 2024 / 10:15:25

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-241118-000953

Previous Receipt No. :

**S/N Item Description/  
Business Transaction Reference  
No.**

<b>Amount Before GST (S\$)</b>	<b>GST Amount (S\$)</b>	<b>Amount After GST (S\$)</b>
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Result of Insurance Enquiry - SMV1657D

As at 15 Nov 2024/08:13:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SMV1657D  
Enquiry Fee  
20241118101457654151

25.00	2.25	27.25
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<b>Sub-Total</b>	25.00	2.25	27.25
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<b>Total Before Rounding</b>	25.00	2.25	27.25
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<b>Rounding Difference</b>			0.00
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<b>Total Amount Payable</b>			27.25
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Paid By

DICNV20241118101459959298	SGQR(PayNow)	27.25
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<b>Total</b>		27.25
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<b>Cash Change</b>		0.00
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<b>Tendered Amount</b>		27.25
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<b>Excess Refundable Amount</b>		0.00
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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.

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 29 November 2024 2:14 PM  
**To:** kelvin2866@gmail.com  
**Subject:** CLAIM NOTIFICATION - ACCIDENT INVOLVING SMV1657D(AIG) AND SKU1350S AT/ALONG PUNGGOL WALK TOWARDS TPE ON 15/11/2024

**LOH ENG LOCK KELVIN (LU RONGLU KELVIN)**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMV1657D**

**Our Ref: CD/AIG24110476/Apa3**

**ACCIDENT INVOLVING SMV1657D(AIG) AND SKU1350S AT/ALONG PUNGGOL WALK TOWARDS TPE ON 15/11/2024**

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 notification from **SKU1350S** 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,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@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	22 Nov 2024 14:01	Clim Dtl Modified	Claimant's Name: -> HSIEH MIN HON. Claimant's ID: -> S6870023Z.	[A] HOW MEI KWAN
2	22 Nov 2024 14:01	Clim Veh Model Changed	(204319) HONDA VEZEL 1.5 X (A).	[A] HOW MEI KWAN
3	22 Nov 2024 14:01	Clim Created	Reg No: SKU1350S. Acct Date: 2024/11/15. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: Kt Motorwerk (HQ)	[A] HOW MEI KWAN
4	22 Nov 2024 14:01	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Nov 2024 14:01	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/12/03	[A] HOW MEI KWAN
6	22 Nov 2024 14:01	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Nov 2024 14:01	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	22 Nov 2024 14:01	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	22 Nov 2024 14:01	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	22 Nov 2024 14:01	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	27 Nov 2024 09:36	Video Downloaded	Downloaded Video - Accident	[I] Tarnjit Singh, Belveen Singh
12	27 Nov 2024 09:37	Video Downloaded	Downloaded Video - Accident	[I] Tarnjit Singh, Belveen Singh
13	29 Nov 2024 14:08	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
14	29 Nov 2024 14:08	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
15	05 Feb 2025 10:09	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2024/12/03	[A] CHEW HSIAO TONG
16	14 Feb 2025 14:39	Adj Rpt Initiated		[A] CHEW HSIAO TONG
17	14 Feb 2025 14:39	Ins Email Updated	[None] -> [kelvin2866@gmail.com]	[A] CHEW HSIAO TONG
18	14 Feb 2025 14:39	Insured Phone No Updated	[None] -> [+6598772866]	[A] CHEW HSIAO TONG
19	14 Feb 2025 14:39	Clim Dtl Modified	Insured Address 1: -> 84 KEW DRIVE. Insured Address 2: -> -. Insured PostCode: -> 467991. Insured City: -> 1257. Claim Conclusion: -> 3.	[A] CHEW HSIAO TONG
20	14 Feb 2025 14:39	Clim Dtl Modified	JPJ Reg. Date: -> 2015/06/30.	[A] CHEW HSIAO TONG
21	14 Feb 2025 14:39	Clim Details Notified		[A] CHEW HSIAO TONG
22	14 Feb 2025 16:14	Adj Mandate Request	Cur.Req:6427.25:Liability: 100%(BOLA S27) *Quantum: \$6,427.25 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
23	14 Feb 2025 17:26	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2025/02/28	[I] Ng, Hai-Chuan
24	14 Feb 2025 17:26	Adj Mandate Set	Approved:6427.25.	[I] Ng, Hai-Chuan
25	27 Feb 2025 11:06	Clim Dtl Modified	Driver Name: -> LOH ENG LOCK KELVIN (LU RONGLU KELVIN).	[A] CHEW HSIAO TONG

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
3278687	25 Nov 2024 14:28:41	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKU1350S	SMV1657D	12.00
3325607	05 Feb 2025 10:09:56	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKU1350S	SMV1657D	12.00



