



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR1220241634AIG

Your Ref : SMP5412Z

Date : 14 JUN 2025

WITHOUT PREJUDICE

AIG Asia Pacific Insurance Pte Ltd

C/O LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Pk

Singapore 408933

Attention : Motor Claim Department

Dear Sirs,

Accident involving SMA1634E and SMP5412Z on 20.12.2024 along BuangKok Drive.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SMP5412Z.

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

On behalf of and as authorized by M/S ComfortDelgro Driving Centre Pte Ltd, the owner of motor-vehicle no: SMA1634E, we submit their claim to you:

Cost of repairs (Inclusive of GST)	\$ 6,649.00
Loss of use (11 days x \$120.00-Training vehicle)	\$ 1,320.00
GIA search	\$ 2.18
	\$ 7,971.18
	=====

Our claim for loss of use is as follows :-

<u>No of days</u>	<u>Date</u>	<u>Remarks</u>
	20.12.24	Date of Accident /
1	23.12.24	Reporting
2	24.12.24	Prepare Estimate
3	25.12.24	P.H (Christmas Day)
4	26.12.24	Surveyed by LKK Auto
5	27.12.24	Day 1 of repair
6	28.12.24	Day 2
7	29.12.24	Sunday
8	30.12.24	Day 3
9	31.12.24	Day 4
10	01.01.25	Day 5
11	02.01.25	Day 6
11		6 days as recommended

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2500349
- 2) GIA report and certificate insurance of SMA1634E
- 3) GIA search fee & invoice
- 4) Vehicle Registration Details

We hope to receive your early reply soon.

Thank you.

Yours faithfully,

KANG CAR REPAIRERS PTE LTD



.....

AIG

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

I, COMFORTDELGRO DRIVING CENTRE PTE LTD ("the third party claimant")
of 205 UBI AVE 4 SINGAPORE 408805 (address),
owner of SMA1634E (vehicle no.) hereby authorize
KANG CAR REPAIRERS 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. SMA1634E that was
damaged pursuant to the accident which occurred on 20.12.2024 (date) along
Buangkok Drive (location)
involving vehicle no/s SMP5412Z ("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 23 day of 12 (month) 20 24 (year)

Ron Ngong
Vice President



Signed by "the third party claimant"



Signed by "the workshop"

This Discharge Voucher applies strictly for Claimant's claim for ~~personal injury~~ / 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.

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

"We/I, **KANG CAR REPAIRERS 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\$6,649.00** (Repair Cost), **S\$640.00** (Loss of Use/Rental), **S\$2.18** (Disbursement) for vehicle no. **SMA 1634E** that was damaged pursuant to the accident which occurred on **20/12/2024** (date) at/along **BUANGKOK DR** (location) involving vehicle no/s **SMP 5412Z**. This is pursuant to the inspection conducted on **26/12/2024** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **COMFORTDELGRO DRIVING CENTRE PTE LTD** (the third party claimant") of vehicle no. **SMA 1634E** 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 **SMA 1634E** (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.

24 JUL 2025
Dated this _____ (day) of _____ (month) **20**____ (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

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TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY #07-16
AIG BUILDING, SINGAPORE 079120

Tel: 64193000 Fax: 68357416
Attn: Motor Claim Department

Your Ref No: SMP5412Z
Claim Type: Third Party
Accident Date: 20 December 2024
TP Veh Reg No: SMP5412Z

Claim No: EST2400535
No: KCR-INV2500349
Date: 12 Jun 2025
Policy No: D-24101930MFQC/61
Veh Reg No: SMA1634E
Make/Model: TOYOTA VIOS E AUTO
Chassis No: MR2B23F3401121929
Engine No: 2NR5218631
Reg. Date: 30 May 2018

TAX INVOICE SMA1634E

As agreed to proceed repair at Lump Sum Repair	6,100.00
Add GST @ 9%	549.00
Total Amount Payable SGD	<u>6,649.00</u>

SINGAPORE DOLLAR SIX THOUSAND SIX HUNDRED FORTY NINE ONLY

For Kang Car Repairers Pte Ltd

AUTHORISED SIGNATURE

INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SMP5412Z

Date of Accident

20/12/2024 📅

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance AIG Asia Pacific Insurance Pte....

Period of Insurance 30/09/2024 - 29/09/2025

Requested By Betty Sukwanto (KANG CAR R...

Requested Date 23/12/2024 18:04

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**

Enquire Vehicle Registration Details**Owner Particulars**

NRIC/Passport
/Company Cert
No.: 199601882C

Owner ID Type: Company

Owner Name: COMFORTDELGRO DRIVING CENTRE PTE. LTD.

Registered
Address: 205 BRADDELL ROAD SINGAPORE 579701

Mailing Address: -

Birth Date: -

Vehicle Particulars

Vehicle No.: SMA1634E

Previous Vehicle
No.: -

Effective Date of
Ownership: 30 May 2018

Original Regn Date: 30 May 2018

Registration Date: 30 May 2018

Year of
Manufacture: 2018

Vehicle Type: For Instruction (Co) Car With 10 Years Lifespan

Vehicle Scheme: -

Vehicle
Attachment 1: No Attachment

Vehicle
Attachment 2: -

Vehicle
Attachment 3: -

Vehicle Make: TOYOTA

Vehicle Model: VIOSE (AUTO)

Primary Colour: Silver

Secondary Colour: -

Passenger
Capacity: 4

Chassis No.: MR2B23F3401121929

Engine No.: 2NR5218631

Engine Capacity
/Power Rating: 1496 cc / -

Maximum Power
Output: 79.0 kW (105 bhp)

Propellant: Petrol

Max Unladen Weight:	1085 kg
Maximum Laden Weight:	0 kg
Open Market Value:	\$13,456.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	29 May 2028
Minimum PARF Benefit:	\$6,728.00
No. of Transfers:	0
IU Label No.:	1128411559
COE No.:	2018040101002136R
COE Expiry Date:	29 May 2028
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Registration Category:	A - Car up to 1600cc & 97kW (130bhp)
Quota Premium (QP) / Prevailing Quota Premium:	\$38,000.00 / -
Actual QP Paid:	\$38,000.00
QP (Regn Cat):	\$38,000.00
OPC Cash Rebate Eligibility:	No
QP during COE Bidding Exercise:	\$38,000.00
Additional Registration Fee Rate:	First \$13,456.00 (100%)
Actual ARF Paid:	\$13,456.00
Vehicle Lifespan Expiry Date:	29 May 2028
CO2 Emission:	131.00 (g/km)
CEV/VES Rebate Utilised Amount:	-
CO Emission:	0.200620 (g/km)
HC Emission:	0.019860 (g/km)
NOx Emission:	0.022360 (g/km)
PM Emission:	-
Message:	null

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 30 December 2024 9:53 AM
To: nigelho@gmail.com
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SMP5412Z(AIG) AND SMA1634E AT/ALONG TRAFFIC LIGHT JUNCTION OF BUANGKOK DRIVER AND SENGKANG CENTRAL ON 20/12/2024

Ho Shau Wai, Nigel (He Xiuwei)

[By Email Only]

Dear Sir/Madam,

You Ref: SMP5412Z

Our Ref: CD/AIG24120400/Apa3

ACCIDENT INVOLVING SMP5412Z(AIG) AND SMA1634E AT/ALONG TRAFFIC LIGHT JUNCTION OF BUANGKOK DRIVER AND SENGKANG CENTRAL ON 20/12/2024

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 SMA1634E 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

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	26 Dec 2024 18:48	Clim Dtl Modified	Claimant's Name: -> COMFORTDELGRO DRIVING CENTRE PTE. LTD.. Claimant's ID: -> 199601882C.	[A] HOW MEI KWAN
2	26 Dec 2024 18:48	Clim Veh Model Changed	(200942) TOYOTA VIOS 1.5 E (A).	[A] HOW MEI KWAN
3	26 Dec 2024 18:48	Clim Created	Reg No: SMA1634E. Acct Date: 2024/12/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: Kang Car Repairers Pte Ltd (HQ)	[A] HOW MEI KWAN
4	26 Dec 2024 18:48	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	26 Dec 2024 18:48	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2025/01/07	[A] HOW MEI KWAN
6	26 Dec 2024 18:48	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	26 Dec 2024 18:48	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	26 Dec 2024 18:48	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	26 Dec 2024 18:48	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	26 Dec 2024 18:48	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	26 Dec 2024 18:49	Clim Registration Modified	Init.Est.:8,000 - 9,000->10,000 - 12,500.	[A] HOW MEI KWAN
12	24 Jun 2025 17:05	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	24 Jun 2025 17:05	Ins Email Updated	[None] -> [nigelho@gmail.com]	[A] JOANNE LEE KHANG MIN
14	24 Jun 2025 17:05	Clim Dtl Modified	Insured Address 1: -> -. Insured Address 2: -> -. Insured PostCode: -> -. Insured City: -> 1553. Driver Name: -> Ho Shau Wai,Nigel(HeXiuwei). Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	24 Jun 2025 17:05	Clim Dtl Modified	JPJ Reg. Date: -> 2018/05/30.	[A] JOANNE LEE KHANG MIN
16	24 Jun 2025 17:05	Clim Details Notified		[A] JOANNE LEE KHANG MIN
17	01 Jul 2025 12:07	Adj Mandate Request	Cur Req:7551.18:Liability: 100%(BOLA 27) *Quantum: \$7,551.18(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
18	01 Jul 2025 14:54	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2025/01/07	[I] Lum, John
19	01 Jul 2025 14:54	Adj Mandate Set	Approved:7551.18.	[I] Lum, John

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
3301474	30 Dec 2024 08:58:46	TP Case (Insurer)	Motor	LKK Auto Consultants	AIG Asia Pacific	SMA1634E	SMP5412Z	12.00

				Pte Ltd	Insurance Pte. Ltd. (Express)			
3420663	24 Jun 2025 17:05:16	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMA1634E	SMP5412Z	12.00