

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

Attn: **Motor Claims Department**

Date: 20th July 2024

Dear Sir/Madam,

Claimant: **Ow Hon Horng**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 02/07/2024 at along Mariam Close involving our client's vehicle registration number SJV 903 K and vehicle registration number SJY 289 J 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	\$7,600.00
2) Loss of Rental (SGD\$180.00 x 7Days)	\$1,260.00
3) LTA Insurance Search	\$27.25

Total : **\$8,887.25**

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 02/07/24 @ 10:04 along Mariam close.
Involving vehicles SJV903K and SJY289J

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SJV903K at my request, I/We, OW Hon Hong ("the claimant") of 97 MARIAM WAY SINGAPORE 508600 (address) bearing NRIC No S7032668Z the owner of motor vehicle no SJV903K, 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 02 day of 07 (month) 20 24 (year)


Signed by "the claimant"

Name: OW Hon Hong

NRIC No: S7032668Z


Signed by Zoom Autowerks Pte Ltd

Name: Elvin Chan

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\$8,320.00** (Global Sum) for vehicle no. **SJV903K** that was damaged pursuant to the accident which occurred on **02/07/2024** (date) along **MARIAM CLOSE** (location) involving vehicle no/s **SJY289J**. This is pursuant to the inspection conducted on **03/07/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **OW HON HORNG** (the third party claimant”) of vehicle no. **SJV903K** 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 **SJV903K** (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 2nd (day) of September (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. : ZI0001528
Date : 2/9/2024
VRN : SJV 903 K
Make & Model : Toyota Wish
DOA : 2/7/2024
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			7,600.00
2	Loss of Rental + Disbursement			720.00

TOTAL : **\$8,320.00**

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

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G



(by Zoom Autowerks Pte Ltd)

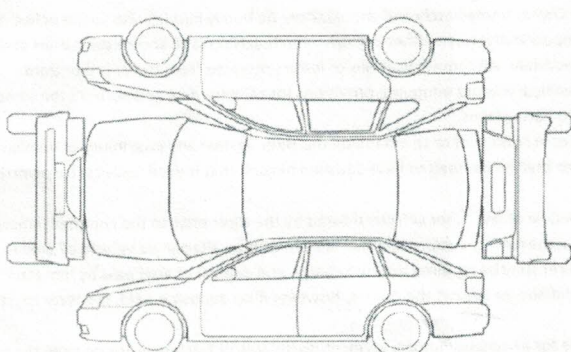
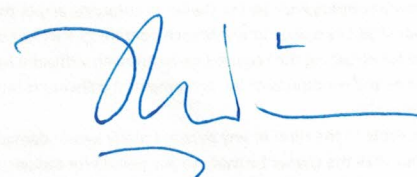
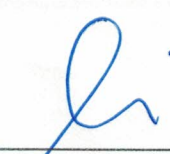


Autojet Leasing Pte Ltd

Registration No.: 202409574R

E-mail: autojetleasing@gmail.com

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name:	Leong Mei Mei	Vehicle No.:	SLK 8344E																				
NRIC/Passport No.:	S7119251B	Vehicle Make/Model:	Mazda 5																				
Address:		Date/Time Out:	2/7/24																				
		Date/Time In:	9/7/24																				
Tel:	9673 5079	<table border="1"><tr><td>E</td><td><u>1/4</u></td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td colspan="5">OUT</td></tr></table> <table border="1"><tr><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td colspan="5">IN</td></tr></table>		E	<u>1/4</u>	1/2	3/4	F	OUT					E	1/4	1/2	3/4	F	IN				
E	<u>1/4</u>	1/2	3/4	F																			
OUT																							
E	1/4	1/2	3/4	F																			
IN																							
Driving License No./Exp.:																							
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	 Hirer's Signature / Date																					
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:		 Owner's Signature / Date																					
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 Autojet Leasing 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 Autojet Leasing Pte Ltd immediately.																							



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 03 Jul 2024 / 09:14:47

Receipt Date/Time : 03 Jul 2024 / 09:14:34

Tax Invoice/Receipt

Receipt No. : ITNET-00000-240703-000523

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 - SJY289J				
As at 02 Jul 2024/10:04:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SJY289J			
	Enquiry Fee	25.00	2.25	27.25
	20240703091222078983			
Sub-Total		25.00	2.25	27.25
Total Before Rounding		25.00	2.25	27.25
Rounding Difference				0.00
Total Amount Payable				27.25
Paid By				
DICNV20240703091222357905		SGQR(PayNow)		27.25
Total				27.25
Cash Change				0.00
Tendered Amount				27.25
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.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CD/AIG24070066/Uma3
AIG Ref: 9788491898SG

11 July 2024

ROBIN DAVID YEO WEE KEAN
BLK 3 BALMORAL CRESCENT
#03-01
SINGAPORE 259888

Driver: STEPHANNY WONG ZHEN YI

Dear Sir/ Mdm,

**ACCIDENT INVOLVING SJY 289J(AIG) AND SJV 903K AT/ALONG MARIAM
CLOSE ON 02/07/2024**

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 **SJV903K** 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.

Yours faithfully,

Daphne Lee
Case Handler
DID: 6841 2157
Email: daphnelee@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	03 Jul 2024 14:41	Clm Dtl Modified	Claimant's Name: -> OW HON HORNG. Claimant's ID: -> S7032668Z.	[A] HOW MEI KWAN
2	03 Jul 2024 14:41	Clm Veh Model Changed	(202497) TOYOTA WISH 1.8 X (A).	[A] HOW MEI KWAN
3	03 Jul 2024 14:41	Clm Created	Reg No: SJV903K. Acct Date: 2024/07/02. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Direct Asia Insurance (Singapore) Pte Ltd (HQ). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	03 Jul 2024 14:41	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	03 Jul 2024 14:41	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/12	[A] HOW MEI KWAN
6	03 Jul 2024 14:41	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	03 Jul 2024 14:41	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 Jul 2024 14:41	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	03 Jul 2024 14:42	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	03 Jul 2024 14:42	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	04 Jul 2024 14:46	TP Ins Updated	TPPolNo:[None] -> MT/00996298/02.	[A] HOW MEI KWAN
12	11 Jul 2024 11:14	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
13	20 Jul 2024 10:09	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
14	06 Aug 2024 14:14	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	06 Aug 2024 14:14	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	06 Aug 2024 14:14	Clm Dtl Modified	JPJ Reg. Date: -> 2010/01/11.	[A] JOANNE LEE KHANG MIN
17	06 Aug 2024 14:14	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	16 Aug 2024 17:50	Adj Mandate Request	Cur Req:8467.25:Liability: 100% (BOLA 9) *Quantum: \$8,467.25(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
19	29 Aug 2024 16:48	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/12. Mandate Remarks: please proceed with settlement @ \$8,467.25 [COR- \$7,600 LOR-\$840 LTA/GIA-\$27.25]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
20	29 Aug 2024 16:48	Adj Mandate Set	Approved:8467.25:please proceed with settlement @ \$8,467.25 [COR- \$7,600 LOR-\$840 LTA/GIA-\$27.25]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From

Date To

Audit TypeNone

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
3195630	04 Jul 2024 15:46:20	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJV903K	SJY289J	12.00
3214084	06 Aug 2024 14:14:07	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJV903K	SJY289J	12.00