

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

Attn: **Motor Claims Department**

Date: 9th August 2024

Dear Sir/Madam,

Claimant: **O-Ru-Ru Scents Pte Ltd**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 17/07/2024 at along Still Road involving our client's vehicle registration number GBJ 5599 E and vehicle registration number SLU 3583 L 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	\$14,600.00
2) Loss of Rental (SGD\$120.00 x 12Days)	\$1,440.00
3) Insurance Search	\$2.18
4) Purchase of GIA Report	\$31.00

Total : **\$16,073.18**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Agreement
- Insurance Search Receipt
- Purchase of GIA Report 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



ZOOM AUTOWERKS PTE LTD

UEN No.: 201725603G

zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 17/07/2024 along STILL ROAD
Involving vehicles G0J 5599E, SLN 3583L, G0E 1048G

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no G0J 5599E at my request, I/We, O-RU-RU SCENTS PTE LTD ("the claimant") of _____ (address) bearing NRIC No 202117081W the owner of motor vehicle no G0J 5599E, 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 17 day of 07 (month) 20 24 (year)



Signed by "the claimant"

Name: O-RU-RU SCENTS PTE LTD

NRIC No: 202117081W



Signed by Zoom Autowerks Pte Ltd

Name: Ruchang Tiong

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\$15,500.00** (Global Sum) for vehicle no. **GBJ5599E** that was damaged pursuant to the accident which occurred on **17/07/2024** (date) along **STILL ROAD** (location) involving vehicle no/s **SLU3583L**. This is pursuant to the inspection conducted on **18/07/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **O-RU-RU SCENTS PTE LTD** (the third party claimant”) of vehicle no. **GBJ5599E** 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 **GBJ5599E** (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 20 (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. : ZI0001591
Date : 20/10/2024
VRN : GBJ 5599 E
Make & Model : Nissan NV200
DOA : 17/7/2024
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions Loss of Rental Insurance Search Fee Purchase of GIA Report			15,500.00

TOTAL :	\$15,500.00
----------------	--------------------

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)

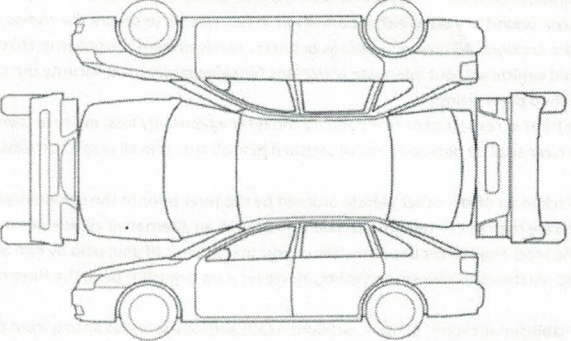



Zoom Autowerks Pte Ltd

Registration No.: 201725603G

E-mail: zoomautowerks@gmail.com

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: <u>Wen Yove Lung</u>	Vehicle No.: <u>SL677657</u>																						
NRIC/Passport No.: <u>S277 2380B</u>	Vehicle Make/Model: <u>Honda Vezel</u>																						
Address:	Date/Time Out: <u>17/07/2024</u>																						
	Date/Time In: <u>29/07/2024</u>																						
Tel: <u>9274 7471</u>	<table border="1"><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td><u>F</u></td></tr><tr><td colspan="5">OUT</td></tr></table>	E	¼	½	¾	<u>F</u>	OUT					<table border="1"><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td></tr><tr><td colspan="5">IN</td></tr></table>	E	¼	½	¾	F	IN					
E	¼	½	¾	<u>F</u>																			
OUT																							
E	¼	½	¾	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		RENTAL CHARGES																					
		Hours @ per hour																					
		<u>12</u> Days @ <u>\$120</u> per day	<u>\$1440</u>																				
		Weeks @ per week																					
		Months @ per month																					
		Other Charges																					
Petrol Top-Up																							
Sub-total																							
TOTAL CHARGES		<u>\$1440</u>																					
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.																							
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:		Hirer'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 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.																							
		Owner's Signature / Date																					


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SLU3583L

Date of Accident

17/07/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **29/11/2023 - 28/11/2024**Requested By **Elin Cai (Zoom Autowerks Pte ...**Requested Date **18/07/2024 09:39****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**



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B
Singapore 038989

E-mail: gears-support@shift-technology.com

GST Registration: M400017735

TAX INVOICE

Date of Request: 25/07/2024

Your Ref No: GBJ5599E

Dear Sir/Madam,

Date of Accident: 17/07/2024 14:20 (SGT)

Vehicle No: GBJ5599E

Place of Accident: Still Rd, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
SLU3583L	Still Rd, Singapore	(31.00)	1	(28.44)
GST Amount				(2.56)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.



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/AIG24070285/Uma3
AIG Ref: 5414863030SG

25 July 2024

LOW SOOK YEE
135G EVERITT ROAD
SINGAPORE 428667

Dear Sir/ Mdm,

ACCIDENT INVOLVING SLU 3583L(AIG) AND GBJ 5599E AT/ALONG STILL ROAD ON 17/07/2024

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 **GBJ 5599E** 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.

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	18 Jul 2024 13:58	Clm Dtl Modified	Claimant's Name: -> O-RU-RU SCENTS PTE LTD. Claimant's ID: -> 202117081W.	[A] HOW MEI KWAN
2	18 Jul 2024 13:58	Clm Veh Model Changed	(202877) NISSAN NV200 1.6 DX (A).	[A] HOW MEI KWAN
3	18 Jul 2024 13:58	Clm Created	Reg No: GBJ5599E. Acct Date: 2024/07/17. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	18 Jul 2024 13:58	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 Jul 2024 13:58	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/29	[A] HOW MEI KWAN
6	18 Jul 2024 13:58	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 Jul 2024 13:58	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	18 Jul 2024 13:58	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	18 Jul 2024 13:58	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	18 Jul 2024 13:58	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	19 Jul 2024 10:06	Clm Registration Modified	Acct Time:13:00:00->14:00:00.	[I] AIG OneClaim Integration User
12	23 Jul 2024 16:15	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
13	25 Jul 2024 17:22	Video Downloaded	Downloaded Video - Accident	[A] Daphne Lee Mooi Ngiuk
14	29 Jul 2024 17:45	Video Downloaded	Downloaded Video - Accident	[I] Pang, Nicole-xs
15	03 Sep 2024 08:04	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
16	03 Sep 2024 08:04	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	03 Sep 2024 08:04	Clm Dtl Modified	JPJ Reg. Date: -> 2018/12/07.	[A] JOANNE LEE KHANG MIN
18	03 Sep 2024 08:04	Clm Details Notified		[A] JOANNE LEE KHANG MIN
19	04 Sep 2024 10:55	Adj Mandate Request	Cur.Req:15833.18:Liability: 100% (BOLA 28) *Quantum: \$15,833.18(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
20	09 Sep 2024 15:46	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/29. Mandate Remarks: Please proceed. Request the following from repairer: 1. Official repair bill (COR only) 2. Rental invoice	[I] Pang, Nicole-xs
21	09 Sep 2024 15:46	Adj Mandate Set	Approved:15833.18:Please proceed. Request the following from repairer: 1. Official repair bill (COR only) 2. Rental invoice	[I] Pang, Nicole-xs

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
3203220	18 Jul 2024 14:06:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBJ5599E	SLU3583L	12.00

3229364	03 Sep 2024 08:04:49	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBJ5599E	SLU3583L	12.00
---------	-------------------------	--------------------------	-------	------------------------------------	---	----------	----------	-------