

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

Attn: **Motor Claims Department**

Date: 13<sup>th</sup> July 2024

Dear Sir/Madam,

Claimant: **Chen Yong**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 07/06/2024 at along New Bridge Road x Upper Cross Street involving our client's vehicle registration number SJY 6436 L and vehicle registration number SNJ 4648 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             | \$1,600.00 |
| 2) Loss of Use (SGD\$80.00 x 3Days) | \$240.00   |
| 3) Insurance Search                 | \$2.18     |

**Total :** **\$1,842.18**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- 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



**ZOOM AUTOWERKS PTE LTD**

UEN No.: 201725603G

✉ zoomautowerks@gmail.com

**LETTER OF AUTHORIZATION**

Accident on 07/06/24 @ 12:40 along New Bridge Road x Upp. Cross Street.  
Involving vehicles SJY6436L and SNJ4648L.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SJY6436L at my request, I/We, Chen Yong ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No S93803426, the owner of motor vehicle no SJY6436L, 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.

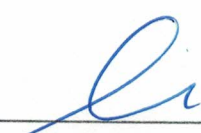
In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks 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 07 day of 06 (month) 20 24 (year)

  
Signed by "the claimant"

Name: Chen Yong.

NRIC No: S93803426.

  
Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai

**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\$1,750.00** (Global Sum) for vehicle no. **SJY 6436L** at was damaged pursuant to the accident which occurred on **07/06/2024** (date) along **NEW BRIDGE RD X UPPER CROSS ST** (location) involving vehicle no/s **SNJ 4648L**.

This is pursuant to the inspection conducted on **10/06/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **CHEN YONG** (the third party claimant”) of vehicle no. **SJY 6436L** 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 **SJY 6436L** (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 10th (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. : ZI0001538  
Date : 10/9/2024  
VRN : SJY 6436 L  
Make & Model : Toyota Altis  
DOA : 7/6/2024  
Terms : COD

|   | Description                                 | Qty | U/P | Amt      |
|---|---|-----|-----|----------|
| 1 | Repair & Respray Accident Affected Portions |     |     | 1,600.00 |

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**TOTAL :** **\$1,600.00**

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

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G



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(by Zoom Autowerks Pte Ltd)


INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SNJ4648L

Date of Accident

07/06/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**  
Period of Insurance ..... **30/01/2024 - 29/01/2025**  
Requested By ..... **Elin Cai (Zoom Autowerks Pte ...**  
Requested Date ..... **07/06/2024 22:00**

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**



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/AIG24060006/Upa3

25 JUNE 2024

**POO HONG GINSENG TRADING PTE LTD**

531 UPPER CROSS STREET  
#01-36 HONG LIM COMPLEX  
SINGAPORE 050531

Dear Sir/Madam,

**ACCIDENT INVOLVING SNJ4648L(AIG) AND SJY6436L AT/ALONG NEW BRIDGE ROAD ON 07/06/2024**

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 SJY6436L against your insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SJY6436L. Third party had submitted a copy of video footage to support his version. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best term

Should you however wish to further discuss 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 an NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Thank you.

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

Claim Audit

| AUDIT TRAIL |                   |                           |  |                                   |
|-------------|-------------------|---------------------------|--|-----------------------------------|
| No.         | On                | Audit                     | Remarks  | By                                |
| 1           | 10 Jun 2024 15:42 | Clm Dtl Modified          | Claimant's Name: -> CHEN YONG. Claimant's ID: -> SXXXX347G.  | [A] HOW MEI KWAN                  |
| 2           | 10 Jun 2024 15:42 | Clm Veh Model Changed     | (205855) TOYOTA COROLLA ALTIS 1.6 (A).   | [A] HOW MEI KWAN                  |
| 3           | 10 Jun 2024 15:42 | Clm Created               | Reg No: SJY6436L. Acct Date: 2024/06/07. 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           | 10 Jun 2024 15:42 | Adj Co Assigned           | LKK Auto Consultants Pte Ltd (HQ):   | [A] HOW MEI KWAN                  |
| 5           | 10 Jun 2024 15:42 | Adj Next Rpt Changed      | Next Rpt:Final Rpt.Due Date:2024/06/20   | [A] HOW MEI KWAN                  |
| 6           | 10 Jun 2024 15:42 | Adj Mandate Set           | Approved:0.00.Reinsp:Adj decides.  | [A] HOW MEI KWAN                  |
| 7           | 10 Jun 2024 15:42 | Clm Ins Co Changed        | [200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)  | [A] Merimen Administrator         |
| 8           | 10 Jun 2024 15:42 | Label Added               | (20224):Field Survey.  | [A] Merimen Administrator         |
| 9           | 10 Jun 2024 15:42 | Label Added               | (19):Fastlane.   | [A] HOW MEI KWAN                  |
| 10          | 10 Jun 2024 15:42 | Adj Adjuster Assigned     | [None] -> MARCUS CHUA  | [A] HOW MEI KWAN                  |
| 11          | 20 Jun 2024 12:24 | Clm Registration Modified | Acct Time:12:00:00->12:40:00. Pol No:7230008714->7230008714-01.  | [I] AIG OneClaim Integration User |
| 12          | 20 Jun 2024 12:28 | Clm Registration Modified | Acct Time:12:40:00->12:00:00. Pol No:7230008714-01->7230008714.  | [I] Mohd Jadi, Nur Amira          |
| 13          | 27 Jun 2024 13:54 | Video Downloaded          | Downloaded TP VIDEO  | [I] Pang, Nicole-xs               |
| 14          | 08 Jul 2024 19:31 | Video Downloaded          | Downloaded TP VIDEO  | [A] MARCUS CHUA                   |
| 15          | 29 Jul 2024 16:14 | Adj Rpt Initiated         |  | [A] JOANNE LEE KHANG MIN          |
| 16          | 29 Jul 2024 16:14 | Clm Dtl Modified          | Claim Conclusion: -> 3.  | [A] JOANNE LEE KHANG MIN          |
| 17          | 29 Jul 2024 16:14 | Clm Dtl Modified          | JPJ Reg. Date: -> 2010/09/21.  | [A] JOANNE LEE KHANG MIN          |
| 18          | 29 Jul 2024 16:14 | Clm Details Notified      |  | [A] JOANNE LEE KHANG MIN          |
| 19          | 30 Jul 2024 15:51 | Adj Mandate Request       | Cur.Req:1782.18:Liability: 100%(OI MADE U TURN ON LEFT LANE AND HIT TP WHO WAS ON RIGHT LANE) *Quantum: \$1,782.18(all-in). Pls refer to adjuster report for details. *For your approval please. | [A] CHEW HSIAO TONG               |
| 20          | 01 Aug 2024 15:57 | Video Downloaded          | Downloaded TP VIDEO  | [I] Pang, Nicole-xs               |
| 21          | 01 Aug 2024 16:02 | Video Downloaded          | Downloaded TP VIDEO  | [I] Pang, Nicole-xs               |
| 22          | 12 Aug 2024 15:38 | Video Downloaded          | Downloaded TP VIDEO  | [I] Pang, Nicole-xs               |
| 23          | 13 Aug 2024 16:01 | Adj Next Rpt Changed      | Next Rpt:Final Rpt.Due Date:2024/06/20. Mandate Remarks: pls proceed and request official invoice from repairer  | [I] Pang, Nicole-xs               |
| 24          | 13 Aug 2024 16:01 | Adj Mandate Set           | Approved:1782.18:pls proceed and request official invoice from repairer  | [I] Pang, Nicole-xs               |

Date From

Date To

Audit Type

None

Go

| ACTIVITY                            |  |
|-------------------------------------|--|
| [25/06/2024 16:37] CHEW HSIAO TONG: |  |



CALLED OID, MR NG. INFORM HIM TP SUBMITTED VIDEO TO SHOW THAT HIS CAR DID COLLIDED WITH TP. OID NOTED AND AGREED TO LET AIG TO SETTLE AT BEST.  
[19/06/2024 12:09] CHEW HSIAO TONG:  
OI MR NG 9753 0087

| 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 |
| 3180007   | 10 Jun 2024 15:48:00 | TP Case (Insurer)     | Motor    | LKK Auto Consultants Pte Ltd         | AIG Asia Pacific Insurance Pte. Ltd. (Express) | SJY6436L | SNJ4648L        | 12.00  |
| 3189087   | 25 Jun 2024 16:30:54 | Video Upload          | Motor    | AIG Asia Pacific Insurance Pte. Ltd. | AIG Asia Pacific Insurance Pte. Ltd. (SG)      | SJY6436L | CHEW HSIAO TONG | xx.xx  |
| 3208827   | 29 Jul 2024 16:14:29 | OD/TP Case (Adjuster) | Motor    | LKK Auto Consultants Pte Ltd         | LKK Auto Consultants Pte Ltd (HQ)              | SJY6436L | SNJ4648L        | 12.00  |