

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

Attn: **Motor Claims Department**

Date: 7th August 2024

Dear Sir/Madam,

Claimant: **Ang Kian Ming**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 20/07/2024 at along Lorong 4 Toa Payoh x Toa Payoh Central involving our client's vehicle registration number SLT 1331 R and vehicle registration number SMX 239 Z 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	\$5,000.00
2) Loss of Rental (SGD\$180.00 x 10Days)	\$1,800.00
3) Insurance Search	\$2.18
4) Purchase of GIA Report	\$31.00

Total : **\$6,833.18**

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 20/07/24 @ 12:18 along Wrong 4 Toa Payoh x Toa Payoh Central
Involving vehicles SLT1331R and SMX 239Z

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SLT1331R at my request, I/We, Ang Kian Ming ("the claimant") of BLK 664 WOODLANDS RING RD #06-210 SINGAPORE 730664 (address) bearing NRIC No S7141919C the owner of motor vehicle no SLT1331R, 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 20 day of 07 (month) 20 24 (year)

Signed by "the claimant"

Name: Ang Kian Ming

NRIC No: S7141919C

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\$5,850.00** (Global Sum) for vehicle no. **SLT1331R** that was damaged pursuant to the accident which occurred on **20/07/2024** (date) along **LORONG 4 TOA PAYOH X TOA PAYOH CENTRAL** (location) involving vehicle no/s **SMX239Z**. This is pursuant to the inspection conducted on **22/07/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ANG KIAN MING** (the third party claimant”) of vehicle no. **SLT1331R** 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 **SLT1331R** (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 25 (day) of September (month) 2024 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunost 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. : ZI0001556
Date : 25/9/2024
VRN : SLT 1331 R
Make & Model : Toyota Noah
DOA : 20/7/2024
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions Loss of Rental Disbursement			5,850.00

TOTAL :

\$5,850.00

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)

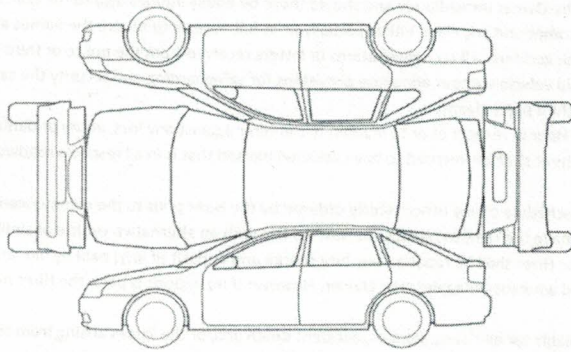




Zoom Autowerks Pte Ltd

Registration No.: 201725603G

E-mail: zoomautowerks@gmail.com

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																				
Name:	Ang Fian Ming	Vehicle No.:	SLK8344E																			
NRIC/Passport No.:	J7141919C	Vehicle Make/Model:	Mazda 5																			
Address:		Date/Time Out:	20/07/2024																			
		Date/Time In:	30/07/2024																			
Tel:	9787 831	<table border="1"><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td>1</td></tr></table>	E	¼	½	¾	1	<table border="1"><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td></tr></table>	E	¼	½	¾	F									
E	¼	½	¾	1																		
E	¼	½	¾	F																		
Driving License No./Exp.:		OUT	IN																			
ADDITIONAL DRIVER'S PARTICULAR		Mileage:																				
Name:		Mileage:																				
NRIC/Passport No.:		RENTAL CHARGES																				
Address:		<table border="1"><tr><td>Hours</td><td>@</td><td>per hour</td><td></td></tr><tr><td>10 Days</td><td>@</td><td>\$180</td><td>per day</td><td>\$1800</td></tr><tr><td>Weeks</td><td>@</td><td>per week</td><td></td><td></td></tr><tr><td>Months</td><td>@</td><td>per month</td><td></td><td></td></tr></table>		Hours	@	per hour		10 Days	@	\$180	per day	\$1800	Weeks	@	per week			Months	@	per month		
Hours	@	per hour																				
10 Days	@	\$180	per day	\$1800																		
Weeks	@	per week																				
Months	@	per month																				
Tel:		Other Charges																				
Driving License No./Exp.:		Petrol Top-Up																				
(A) - Accident (D) - Dent (S) - Scratch		Sub-total																				
		TOTAL CHARGES																				
		\$1800																				
		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	\$S3,000.00																					
Singapore - 3rd Party	\$S3,000.00																					
Malaysia*	\$S8,000.00																					
For Drivers aged < 22 or > 65 and/or less than 2 years driving experience regardless of age	\$S3,000.00 (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.

SMX239Z

Date of Accident

20/07/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **22/12/2023 - 21/12/2024**Requested By **Elin Cai (Zoom Autowerks Pte ...**Requested Date **21/07/2024 09:32****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: SLT1331R

Dear Sir/Madam,

Date of Accident: 20/07/2024 12:20 (SGT)

Vehicle No: SLT1331R

Place of Accident: 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 (\$)
SMX239Z	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.

Daphne Lee (LKK Auto)

From: Daphne Lee (LKK Auto)
Sent: Friday, 26 July 2024 5:54 PM
To: lavansaran5050@gmail.com
Subject: ACCIDENT INVOLVING SMX 239Z(AIG) AND SLT 1331R AT/ALONG INTERSECTION OF LORONG 4 TOA PAYOH AND TOA PAYOH CENTRAL ON THE RIGHT TURNING LANE ON 20/07/2024

Our Ref: CD/AIG24070319/Uma3
AIG Ref: 4134035470SG

Kodieswaran Lavanya
313C ANCHORVALE ROAD
#01-140
SINGAPORE 543313

Driver: Velusami Saravanan

Dear Sir/ Mdm,

ACCIDENT INVOLVING SMX 239Z(AIG) AND SLT 1331R AT/ALONG INTERSECTION OF LORONG 4 TOA PAYOH AND TOA PAYOH CENTRAL ON THE RIGHT TURNING LANE ON 20/07/2024

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.

We have received a claim from **SLT 1331R** 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.

Please provide us document of your driver's document as following:

- 1) NRIC (front & back)**
- 2) Driving Licence (front back)**
- 3) Accident Video Footage**

Thank you

Best Regards,

Daphne Lee (Ms) | Case Handler

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com|

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	22 Jul 2024 10:53	Clm Dtl Modified	Claimant's Name: -> ANG KIAN MING. Claimant's ID: -> S7141919C.	[A] HOW MEI KWAN
2	22 Jul 2024 10:53	Clm Veh Model Changed	(206355) TOYOTA NOAH HYBRID 1.8 (A).	[A] HOW MEI KWAN
3	22 Jul 2024 10:53	Clm Created	Reg No: SLT1331R. Acct Date: 2024/07/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	22 Jul 2024 10:53	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Jul 2024 10:53	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/31	[A] HOW MEI KWAN
6	22 Jul 2024 10:53	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Jul 2024 10:53	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	22 Jul 2024 10:53	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	22 Jul 2024 10:53	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	22 Jul 2024 10:53	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	22 Jul 2024 18:04	TP Ins Updated	TPInsurer:[None] -> Allianz Insurance Singapore Pte. Ltd. (HQ).	[A] HOW MEI KWAN
12	23 Jul 2024 19:12	Clm Registration Modified	Acct Time:12:00:00->12:20:00. Pol No:2070176362->2070176362-02.	[I] AIG OneClaim Integration User
13	31 Jul 2024 08:16	Video Downloaded	Downloaded OI Video Footage - SMX239Z.mp4	[A] MARCUS CHUA
14	22 Aug 2024 01:35	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	22 Aug 2024 01:35	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	22 Aug 2024 01:35	Clm Dtl Modified	JPJ Reg. Date: -> 2024/05/31.	[A] JOANNE LEE KHANG MIN
17	22 Aug 2024 01:35	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	05 Sep 2024 11:45	Adj Mandate Request	Cur.Req:5873.18:Liability: 100% (BOLA 27) *Quantum: \$5,873.18(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
19	06 Sep 2024 11:34	Clm Registration Modified	Acct Time:12:20:00->12:00:00. Pol No:2070176362-02->2070176362.	[I] Ramli, Naufal
20	19 Sep 2024 13:32	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/31. Mandate Remarks: Approved on the basis that Final repair bill will be provided. LOR Invoice is also missing. LKK to settle not exceeding \$5,873.18. subj to submission of all supporting docs	[I] Tam, Ivan-WK
21	19 Sep 2024 13:32	Adj Mandate Set	Approved:5873.18:Approved on the basis that Final repair bill will be provided. LOR Invoice is also missing. LKK to settle not exceeding \$5,873.18. subj to submission of all supporting docs	[I] Tam, Ivan-WK

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
3204563	22 Jul 2024 11:00:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLT1331R	SMX239Z	12.00

3208758	29 Jul 2024 15:32:52	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLT1331R	Daphne Lee Mooi Ngiuk	xx.xx
3222525	22 Aug 2024 01:35:41	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLT1331R	SMX239Z	12.00