



STYTECH AUTO PTE LTD

2 KAKI BUKIT AVE 2 #02-30 SINGAPORE 417921 (Kaki Bukit Auto hub)
TEL: 6444-8125 FAX: 6445-3310 H/P: 9685 8843 Email: stytechent@singnet.com.sg
GST REG. NO: 201601539K CO. REG. NO: 201601539K

Our Ref:SAPL/98026/07/17

Date :25/7/2017

To :M/S AIG Asia Pacific Insurance Pte.Ltd.
AIG Bldg 78 Shenton Way #07-16,
S'pore 079120
Attn:Motor Claim Dept

Dear Sir/Mdm,

Re :Claim of repair cost & loss of use for veh no.SLP 4194-X

<u>NO</u>	<u>PRICE</u>
1.Repair Cost For Veh No.SLP 4194-X(Parts By Parts)...	S\$1,453.72
2.Loss Of Use For Rental Bill NR:A33814(120X2Days)....	S\$ 256.80
3.LTA Search Fee.....	S\$ 5.35

TOTAL : S\$1,715.87



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

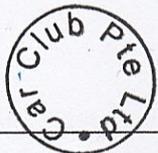
I, Car Club Pte Ltd ("the third party claimant")
of 60, Paya Lebar Road #06-43 Paya Lebar Square - S(409501) (address),
owner of SLP 4194X (vehicle no.) hereby authorize
Stytech Auto Pte Ltd

("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. SLP 4194X that was
damaged pursuant to the accident which occurred on 16/07/17 (date) along
Bedok Central (location)
involving vehicle no/s SLN 8403 C ("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 furtherto 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 20th day of July (month) 20 17 (year)



Signed by "the third party claimant"



Signed by "the workshop"

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

“We/I, STYTECH AUTO 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 SS\$1,470.00 (Global Sum) for vehicle no. SLP 4194X that was damaged pursuant to the accident which occurred on 16/07/2017 (date) along BEDOK CENTRAL involving vehicle no/s SLN 8403C.

This is pursuant to the inspection conducted on 18/07/2017 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner CAR CLUB PTE LTD (the third party claimant”) of vehicle no. SLP 4194X 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 SLP 4194X (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 March (month) 20²¹ (year)



CKS

Signed by appointed surveyor



Signed by “the workshop” (with chop)



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GST REG. NO: 201601539K CO. REG. NO: 201601539K

Our Ref: SAPL/98026/07/17

Date : 25/7/2017

To : M/S AIG Asia Pacific Insurance Pte.Ltd.
AIG Bldg 78 Shenton Way #07-16,
S'pore 079120
Attn: Motor Claim Dept

Dear Sir/Mdm,

Re : Accident on 16/7/2017 involving veh nos.SLP 4194-X & SLN8403-C
Along Bedok Central.

FINAL BILL FOR VEH NO.SLP 4194-X

<u>DESCRIPTION</u>	<u>PRICE</u>
Repair Cost For Veh No.SLP 4194-X(Parts By Parts) ..	S\$1,358.62
GST 7 %	S\$ 95.10
	<hr/>
TOTAL :	S\$1,453.72
	<hr/> <hr/>

Yours Faithfully
STYTECH AUTO PTE.LTD.

.....
Mr.Winston Teo
9685-8843



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Jul 2017 / 10:23:32

Receipt Date/Time : 18 Jul 2017 / 10:23:32

Tax Invoice/Receipt

Receipt No. : ITNET-00000-170718-000404

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 - SLN8403C As at 16 Jul 2017/12:45:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLN8403C Enquiry Fee 20170718102142322125	5.00	0.35	5.35
Sub-Total		5.00	0.35	5.35
Total Before Rounding		5.00	0.35	5.35
Rounding Difference				0.00
Total Amount Payable				5.35
Paid By				
	xxxxxxxxxxxx6242		Credit Card: Visa/MasterCard	5.35
Total				5.35
Cash Change				0.00
Tendered Amount				5.35
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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 3 November 2020 2:59 PM
To: yong_hir@yahoo.com.sg
Cc: blue81whale@yahoo.com; Investigation; Loh, Chee-Heng
Subject: Re: AIG ref: 5068756335SG-003, accident involving SLN8403C and SLP4194X on 16 Jul 2017
Attachments: SLP 4194X HEIGHT MEASUREMENT REPORT.PDF

Hi Mr Tang,

Apologies for the late response.

Our investigator had reviewed the matter and kindly refer to the reply in blue.

1) point #3 - why wasn't the height measurements based on the exact car Ms Lee was driving that day (SLP 4194X) especially during the examination that was done 2 days after the 'incident' but instead a similar make and model? - **You made the report 9 days after third party made her report. The letter informing insured of the accident was sent out by AIG on 20 July 2019. An investigation cannot be done if the insured is unaware of the accident.**

How can we be certain there will not be any differences in height of actual car and the 'similar make and model' (are we certain there are 100% same specs in terms of height etc in all manufactured cars? Are they are same batch, same country of production etc? Are there potential changes with usages thereafter ?)- **For report purposes, international standards allow for 1cm-3cm of difference in height measurements.**

2) Point #12 - it was suggested that if one was to consider the shape of the Madza's front emblem, it could be the cause of the small 'V' shaped indentation on Ms Lee's car.

Questions relating to this:

- what was the height and width of the Madza Emblem and the corresponding measurements of the 'V' shape indentations taken from Ms Lee's car 2 days after the incident? -**We were unable to conduct height measurements on the Third Party vehicle as by the time the case was assigned to LKK the third party was no longer driving the vehicle.**

I think this is important to provide quantitative justification to what was put forth in the Technical Analysis.

3) point #13 - height measurement.

Prior to my question, here's a quick summary based on what i understood from report (do correct me if i've not gotten anything right)

Physical inspection under point #11 seems to suggest that there are:

- a horizontal blackish mark on bottom portion of alphanumeric letterings of our front number plate (ground high approximately 42cm)
- a circular black mark at centre of our front bumper (ground height approximately 60cm)
- a horizontal whitish marks on the top left portion of our front bumper (ground height approximately between 60cm to 64cm with 64cm being lower part of Madza's front emblem)

Height measurement based on a 'similar make and model' to Ms Lee's car according to report (again, my earlier questions on what was the exact measurements on Ms Lee's car 2 days later as i think that should be the more accurate basis of measurements and not based on a similar make and model as there probably won't be a 100% standardization based on manufacturing and potentially changes due to usage, wear and tear etc):

- horizontal whitish marks on left reverse sensor of 'similar' Toyota (approximately 55cm above ground level)
- 'V' indentation on the similar Toyota (approximately 64cm above ground level).

Is the investigation suggesting:

a) the centre portion (horizontal blackish marks found on 'N', '8' and '4, of the number plate 'SLN8403C') of my number plate (approximately 42cm above ground level) might have resulted in the horizontal whitish marks found on Ms Lee's left reverse sensor' (approximate height of 55cm above ground level)? These were the lowest measurements i could find from the report. - **No. Not suggesting that. We are merely just stating the height of the damages.**

b) the Mazda's emblem found at the centre part of my car might have resulted in the V shaped indentation found at the slightly left skewed portion on Ms Lee's bumper? - **Yes. It might have. We stated as 'possible contact'. Kindly refer to point 15 & 16**

Something doesn't seem to be adding up reasonably here based on point a & b especially if we collectively factor in the locations of both (letter and number on my car plate + madza emblem) on my car and where the claimed marks were found on Ms Lee's car (esp left reverse sensor which is nore on the left side). -**It is plausible that your driver could have been travelling more to the left before the accident occurred. OI does not have to be directly behind the TP vehicle when travelling.**

Are there photos of top and side views of both cars (Ms Lee's car) which could provide some views of which might be the most protruding portion of both cars which might be the point of contact? - **No.**

Also, what is their current claim of damage now? Bumper only? -**Yes. TP is only claiming for the rear bumper.**

Hope the above clarified.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Loh, Chee-Heng
Sent: Monday, 1 April 2019 10:50 AM
To: yong_hir@yahoo.com.sg
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Yong Chong <blue81whale@yahoo.com>
Subject: RE: [EXTERNAL] Re: AIG ref: 5068756335SG-003, accident involving SLN8403C and SLP4194X on 16 Jul 2017

Dear Mr Tang,

Noted your queries on the investigation report.

Our adjusters will reply to your queries.

Dear Hsiao Tong,

Kindly advise Mr Tang regarding the queries.

Thank you.

Best regards,
Loh Chee Heng
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg

From: Tang Yong Hir [mailto:yong_hir@yahoo.com.sg]

Sent: Sunday, 31 March 2019 6:18 PM

To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Yong Chong <blue81whale@yahoo.com>

Subject: [EXTERNAL] Re: AIG ref: 5068756335SG-003, accident involving SLN8403C and SLP4194X on 16 Jul 2017

Caution: External Email

Hi Mr Loh,

Sorry for the late reply as i have been badly caught up at work.

Some questions and clarifications:

1) point #3 - why wasn't the height measurements based on the exact car Ms Lee was driving that day (SLP 4194X) especially during the examination that was done 2 days after the 'incident' but instead a similar make and model?

How can we be certain there will not be any differences in height of actual car and the 'similar make and model' (are we certain there are 100% same specs in terms of height etc in all manufactured cars? Are they are same batch, same country of production etc? Are there potential changes with usages thereafter ?)

2) Point #12 - it was suggested that if one was to consider the shape of the Madza's front emblem, it could be the cause of the small 'V' shaped indentation on Ms Lee's car.

Questions relating to this:

- what was the height and width of the Madza Emblem and the corresponding measurements of the 'V' shape indentations taken from Ms Lee's car 2 days after the incident?

I think this is important to provide quantitative justification to what was put forth in the Technical Analysis.

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Are there photos of top and side views of both cars (Ms Lee's car) which could provide some views of which might be the most protruding portion of both cars which might be the point of contact?

Also, what is their current claim of damage now? Bumper only?

Yong Hir

[Sent from Yahoo Mail on Android](#)

On Wed, 27 Mar 2019 at 17:59, Loh, Chee-Heng
<Chee-Heng.Loh@aig.com> wrote:

Dear Mr Tang,

As spoken, attached is the investigation report from our appointed adjuster, LKK Auto Consultants Pte Ltd, for your perusal.

Kindly let us know if you have any query and our appointed adjuster will address it.

Thank you.

Best regards,
Loh Chee Heng
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg



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