

Zayyer

From: Zayyer
Sent: Monday, 25 November, 2013 11:38 AM
To: 'Lee Peter'
Cc: Ashley Chong
Subject: RE: Accident involving SKH5896B and SGP7436M on 21/10/2013
Attachments: SGP 7436M STATEMENT.pdf; SKH 5896B.pdf; survey photos.pdf

Your Ref: SKH 5896B
Our Ref: CC6/AIG13020012/Kg2a3

Dear Sir,

ACCIDENT INVOLVING SKH 5896B & SGP 7436M ON 21/10/2013

We thank you for your email and contents were duly noted.

We will inform our principal, M/s AIG accordingly and will seek for the further instruction and keep you informed for an updates.

As requested, attached herewith is an accident statement of third party, our survey photos of third party taken by our surveyor at the time of inspection and your Singapore accident statement for your perusal.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if you are making a claim against third party and managed to recover 80% or more for your claim, please submit the supporting documents to us or AIG under writing department further review then update the outcome for NCD issue.

Thanks and Best regards,
Zayer
LKK Auto Consultants Pte Ltd
DID: 6749 9635
Fax: 6741 4108

From: Lee Peter [<mailto:lkwpeter001@gmail.com>]
Sent: Sunday, 24 November, 2013 10:21 PM
To: Zayyer
Subject: Accident involving SKH5896B and SGP7436M on 21/10/2013

Hi Mr Zayyer

Thanks for spending time with me in discussing my case. I have another clue. The driver sent me a message through her handphone later in the night of the accident to see me to discuss the matter with her husband. If she is not guilty of wrong doing why does she bother to discuss the matter. I did not have time to reply when I reached home later in the night the couple were waiting for me at the void desk. The husband was very defensive and shouted loudly at me. I refused to talk to him further.

At the time of accident there a police patrol car parked nearby with some officers inside. If she have honked in her statement, the police would have came out to take a peek which they did not.

Regards,

Peter Lee

Blk 101 Bishan St 12 #09-292
Singapore 570101
97835196
lecpeter@singnet.com.sg

20 November, 2013

Zayer
AIG Asia Pacific Insurance Pte Ltd
Motor Claims Dept

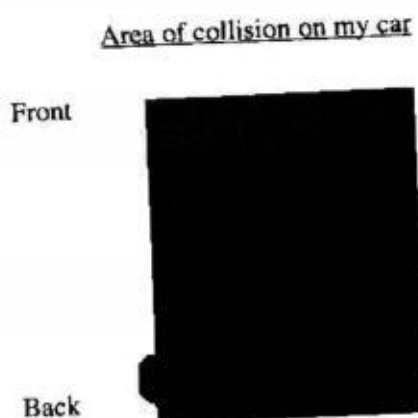
Dear Zayer,

I do not agree with the settlement for the third party claim with regards to the accident involving vehicles SKH5896B and SGP7436M on 21/10/2013. I am writing to justify that her car has to be moving to collide into my car in order to cause the extent of the dent on her car.

Firstly, assuming that her car was stationary, it has to be in my line of direction in order for me to collide into her. Based on the area of collision and extent of damage on both cars (as shown in diagram 1), it is unlikely that the damaged side of my car is able to produce enough force to cause such dent on her car.

Furthermore, my car was moving at approximately perpendicular to the direction of the force required to cause the dent on her car (as illustrated in diagram 2). This means that there must be an external force to cause the dent on her car. Therefore, her car has to be moving and hit my car to cause the dent on her car.

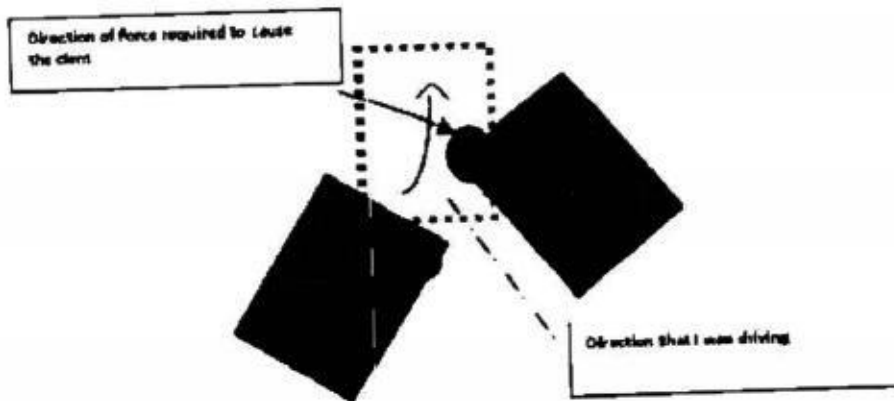
Diagram 1



Area of collision on her car



Diagram 2 (Assuming that she was in a stationary position)



Secondly, I was reversing. At the speed I was reversing, if she was in a stationary position, she should have had enough reaction time to prevent the collision, instead of remaining stationary and waiting to get hit. If she did not know I was reversing, my backlight would have given enough warning.

Moreover, I would like to question as to why her car was inside my parking lot when I was reversing. Therefore, this accident would not have happened if she was in a stationary position, unless she intended to park her car in that awkward position and was not in a proper state of mind to have a normal reaction time.

Thirdly, there is a camera fitted in the front of her car, which I believe is used as evidence for such accidents. I am sure that would serve as very important evidence. If her car was indeed stationary, I believe they would use this evidence to prove who was at fault. Thus, I feel that there is something suspicious if they refuse to show the recording, or claim that the camera coincidentally did not record anything on the day of accident.

I believe that the dent on her car should be sufficient enough to prove that she was the one who collided into me, as the damaged area of my car is very unlikely to have caused the dent in the direction I was moving towards. Thus, if the assumption that her car was stationary is true, her car should not have the dent. Therefore, it is logical to say that in order for a car to have such a dent, she has to collide into me.

I am in great disbelief that she changed her words and reported against me in her favour instead as she clearly admitted her mistake immediately after the collision, stating that she thought I was leaving the parking lot.

However, I do know that solid evidence is important for you to proceed with the negotiation without prejudice basis. I hope that you and your office would look into this case again as I feel that it is unfair for me to pay for someone else's careless and negligent driving.

Please contact me if you have further queries about the accident.

Thank you very much for your time and assistance on this case.

Sincerely yours,

Peter Lee



Auto
Consultants
Pte Ltd

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

Our Ref: CC6/AIG13020012/Kg2a3

14/11/2013

LEE KWOK WAH PETER
Block 101 Bishan Street 12
#09-292
Singapore 570101

Dear Sir/Madam,

ACCIDENT INVOLVING SKH 5896B & SGP 7436M ON 21/10/2013

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 24/11/2013, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Yours faithfully,

Zayer
DID: 6749 9635
FAX: 6741 4108
Email: zayyer@lkkauto.com

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

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

I, Foo Chee Yuen ("the third party claimant")
of Blk 101 Bishan Street 12 #03-292 S(570101) (address),
owner of SGP7436M (vehicle no.) hereby authorize
K. Kim Hin 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. SGP7436M that was
damaged pursuant to the accident which occurred on 21.10.2013 (date) along
Blk 101 Bishan St. 12 Openspace Carpark (location)
involving vehicle no/s SGP7436M and SKH5896B ("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 further to 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 16th day of September (month) 2014 (year)



Signed by "the third party claimant"



Signed by "the workshop"

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

"We/I, **K. KIM HIN 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 **\$\$642.00** (Repair Cost), **\$\$90.00** (Loss of Rental/ Use) **S\$ 2.00** (Disbursement), for vehicle no **SGP 7436M** that was damaged pursuant to the accident which occurred on **21/10/2013** (accident date) along/at **Blk 101 Bishan St 12 Open-Space Carpark** (location) involving vehicle no/ **SKH 5896B**.

This is pursuant to the inspection conducted on 24/10/13 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **FOO CHEE YUEN (FU ZHIYUAN)** ("the third party claimant") of vehicle no **SGP 7436M** 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 **SGP 7436M** (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 28 (day) of March (month) 2018 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

TAX CLAIM INVOICE**K. Kim Hin****AUTO PTE LTD****金興(龔)汽車私人有限公司**

NO: 122079

160 Sin Ming Drive, #02-20,
 Sin Ming AutoCity, Singapore 575722
 Tel: 6452 7018 Fax: 6458 3895
 Email: service@kkinhin.com.sg

Accident Date : 21-Oct-2013

Date : 29-Jan-2018

Our Ref : 130656 / MARGARET

PAGE : 1

AIG ASIA PACIFIC INSURANCE PTE LTD
 78 SHENTON WAY
 #08-16
 CHARTIS BUILDING
 Singapore 079120

FINAL REPAIR BILL FOR NISSAN LATIO 1.5L T SGP7436M

To supply spare parts

To remove, cut out damaged parts,
 panel beating, welding, align,
 refix and to renew affected parts.

To focus headlamps. To check front
 wiring and lighting operation.

To putty and respray on affected
 portions.

	-----	600.00
Add 7% GST :		42.00

Total :	S\$	642.00
	=====	

Singapore Dollars Six Hundred and Forty Two Only

金興(龔)汽車私人有限公司
 K. KIM HIN AUTO PTE LTD





RECORDS MANAGEMENT CENTRE

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

10 Anson Road, #06-16 International Plaza, Singapore 079903

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-13-070979

Date of Request: 22/10/2013

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd
Blk 34, #01-114
Sin Ming Drive
Singapore 575708

Dear Sir/Madam,

Enquiry Date 22/10/2013

Enquiry By Jane

TP Vehicle No. SKH5896B

Accident Date 21/10/2013

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKH5896B	AIG Asia Pacific Insurance Pte. Ltd.	27/12/2012-26/12/2013	65-6419-3000

Thank You.

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.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

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RECORDS MANAGEMENT CENTRE**

10 Anson Road, #06-16 International Plaza, Singapore 079903

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-13-070979

Date of Request: 22/10/2013

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd
Blk 34, #01-114
Sin Ming Drive
Singapore 575708

Dear Sir/Madam,

Enquiry Date 22/10/2013

Enquiry By Jane

TP Vehicle No. SKH5896B

Accident Date 21/10/2013

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque