

**Bevan Lim (LKK Auto)**

---

**From:** Md Noor, Norsiah <Norsiah.MdNoor@aig.com>  
**Sent:** Friday, 4 May 2018 11:21 AM  
**To:** Bevan Lim (LKK Auto)  
**Cc:** Vic (LKKAuto); Hsiao Tong (LKKAuto)  
**Subject:** RE: LC/4527/15/KWC1(A1)N // ACCIDENT INVOLVING JQD1015 & SP52R ALONG WOODLANDS CHECKPOINT ON 25/6/2015 AT 2300 HOURS

Dear Bevan,

Please proceed.

Thank you

Norsiah Md Noor  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419-1606 | Fax +(65) 6835-7417  
[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

---

**From:** Bevan Lim (LKK Auto) [mailto:[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)]  
**Sent:** Friday, May 04, 2018 10:28 AM  
**To:** Md Noor, Norsiah  
**Cc:** Vic (LKKAuto); Hsiao Tong (LKKAuto)  
**Subject:** RE: LC/4527/15/KWC1(A1)N // ACCIDENT INVOLVING JQD1015 & SP52R ALONG WOODLANDS CHECKPOINT ON 25/6/2015 AT 2300 HOURS  
**Importance:** High

Dear Norsiah,

We refer to our email below.

Kindly let us have your instruction for our necessary action as TP will be proceeding a writ of summons.

Thank you.

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [BevanLim@lkkauto.com](mailto:BevanLim@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

---

**From:** Bevan Lim (LKK Auto)

**Sent:** Monday, 30 April 2018 1:57 PM

**To:** 'Md Noor, Norsiah' <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: LC/4527/15/KWC1(A1)N // ACCIDENT INVOLVING JQD1015 & SP52R ALONG WOODLANDS CHECKPOINT ON 25/6/2015 AT 2300 HOURS

Dear Norsiah,

We have offer to TP lawyer as per our email below and it was rejected.

Kindly let us have your instruction for our necessary action.

Thank you.

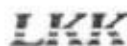
Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [BevanLim@lkkauto.com](mailto:BevanLim@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

---

**From:** LS4 [<mailto:ls4@mcclegalfirm.com>]

**Sent:** Friday, 27 April 2018 4:08 PM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** [lalita@mcclegalfirm.com](mailto:lalita@mcclegalfirm.com); Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>;

'Md Noor, Norsiah' <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

**Subject:** RE: LC/4527/15/KWC1(A1)N // ACCIDENT INVOLVING JQD1015 & SP52R ALONG WOODLANDS CHECKPOINT ON 25/6/2015 AT 2300 HOURS

Our Ref LC/4527/15/KWC1(A1)N

Your Ref 2865369195SG-003

27 April 2018

**MOTOR CLAIMS DEPARTMENT (THIRD PARTY)**  
**AIG ASIA PACIFIC INSURANCE PTE LTD**  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120  
**Attn : Ms Norsiah**

**WITHOUT PREJUDICE**  
**BY EMAIL ONLY**

**LKK Auto Consultants Pte Ltd**  
51 Paya Ubi Industrial Park  
#02-25 Ubi Avenue 1  
Singapore 408933  
**Attn : Mr Bevan Lim**

**BY EMAIL ONLY**

Dear Sirs

**CLAIMANT: KONG WEA CHENG**  
**ACCIDENT INVOLVING JQD1015 & SP52R ALONG WOODLANDS CHECKPOINT ON 25/6/2015 AT 2300 HOURS**

We refer to Mr Bevan Lim's email of 26/4/18 (below).

The offer of S\$4,219.20 in your aforesaid email was lower than the offer of S\$4,773.50 in your email of 8/10/15 (attached). Our client rejects your offer of 26/4/18.

Please revert by **4/5/18** with a discharge voucher or cheque for S\$5,273.50 (attached) made in favour of "MATHEW CHEW & CHELLIAH (CLIENT A/C)", failing which we will proceed with Writ of Summons.

Yours Faithfully

**Jayme Lim (Ms)**  
**Legal Secretary**  
MATHEW CHEW & CHELLIAH (UEN No: 53131184L)  
133 New Bridge Road  
#13-10 Chinatown Point  
Singapore 059413  
Tel: 6533 1123 Fax: 6533 1121 Email: [lawyers@mcclegalfirm.com](mailto:lawyers@mcclegalfirm.com)

*CONFIDENTIALITY: The information contained in this message is confidential information and is also subject to legal professional privilege. If you are not the intended recipient, you should not disseminate, distribute or copy this communication. If you have received this document in error, please notify us immediately by fax or phone.*

---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]  
**Sent:** Thursday, 26 April, 2018 12:51  
**To:** LS4  
**Cc:** [lalita@mcclegalfirm.com](mailto:lalita@mcclegalfirm.com); Vic (LKKAuto); Hsiao Tong (LKKAuto)  
**Subject:** RE: LC/4527/15/KWC1(A1)N // ACCIDENT INVOLVING JQD1015 & SP52R ALONG WOODLANDS CHECKPOINT ON 25/6/2015 AT 2300 HOURS  
**Importance:** High

**Without Prejudice**

Your Ref: LC/4527/15/KWC1(A1)N  
Our Ref: CC6/AIG15011340/Kna3

Dear Sir/Madam,

We refer to your email below

We propose settlement as follows:

Cost of Repair	\$ 4,226.50
Loss of Use (5days x \$80)	\$ 400.00
VEP Auto Pass	\$ 145.00
@ 80%	\$3,817.20
LTA Seach	\$ 2.00
Legal & incidental cost	\$ 400.00
<b>Total</b>	<b>\$4,219.20</b>

Kindly confirm acceptance.

Thank you.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

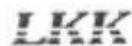
Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [BevanLim@lkkauto.com](mailto:BevanLim@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC6/AIG15011340/Kna3

27 AUGUST 2015

TAN SWEE KIAM  
BLK641 YISHUN ST 61  
#12-212  
SINGAPORE 760641

Dear Sir/Madam,

**ACCIDENT INVOLVING SP52R AND JQD 1015 ON 25/06/2015**

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 are in the midst of investigating the matter. 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 07/09/2015, 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. In the event that you are making a claim against third party and successful with 80% in your favor, our principal will also re-instate your NCD.

Please call us if you have further queries.

Yours faithfully,

Lim Chin Siong Bevan  
Case Handler  
DID:6841 6051  
FAX: 6741 4108  
Email: [bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)

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

**Payment Authorisation Letter**

**Kong Wea Cheng (720102016560)**  
P 87 Kampung Bahru  
86700 Kahang, Johor

**TO: LKK AUTO CONSULTANTS PTE LTD &  
AIG ASIA PACIFIC INSURANCE PTE LTD**

**ACCIDENT CLAIM**

**MY/OUR VEHICLE: JQD1015**  
**3<sup>RD</sup> PARTY VEHICLE: SP52R**  
**DATE & TIME: 25 JUNE 2015 AT 2300 HOURS**  
**PLACE: ALONG WOODLANDS CHECKPOINT**

---

I/We hereby irrevocably authorise the full settlement sum in this matter (inclusive of damages, costs of repair, loss of repair, rental and/or legal costs and disbursements) to be paid to the law firm, **MATHEW CHEW & CHELLIAH (CLIENT A/C)** in respect of our claim for property damage to my/our motor-vehicle.

Dated this 15<sup>th</sup> day of May 2018

Yours faithfully

  
**Kong Wea Cheng** ✓

# MATHEW CHEW & CHELLIAH

advocates & solicitors ❖ commissioner for oaths ❖ notary public

133 New Bridge Road #13-10 Chinatown Point Singapore 059413

Tel: (65) 6533-1123 Fax: (65) 6533-1121 (not for service of Court documents) Email: [lawyers@mcclegalfirm.com](mailto:lawyers@mcclegalfirm.com)

UEN No: 53131184L

Our Ref LC/4527/15/KWC1(A1)N  
Your Ref 2865369195SG-003

18 May 2018

**WITHOUT PREJUDICE  
BY EMAIL & POST ONLY  
(ORIGINAL DV & PAL BY POST)**

**LKK Auto Consultants Pte Ltd**  
51 Paya Ubi Industrial Park  
#02-25 Ubi Avenue 1  
Singapore 408933  
**Attn : Mr Bevan Lim**

Dear Sirs

**CLAIMANT: KONG WEA CHENG  
ACCIDENT INVOLVING JQD1015 & SP52R ALONG WOODLANDS CHECKPOINT ON  
25/6/2015 AT 2300 HOURS**

We refer to your email of 7/5/18.

We enclose the original duly signed Discharge Voucher and Payment Authorisation Letter for your attention.

Kindly let us have the cheque for S\$5,173.50 made in favour of "MATHEW CHEW & CHELLIAH (CLIENT A/C)" by **22/6/18**.

Yours faithfully



CC

**AIG ASIA PACIFIC INSURANCE PTE LTD**

**Attn : Ms Norsiah** *by email only*

*CONFIDENTIALITY: The information contained in this message is confidential information and is also subject to legal professional privilege. If you are not the intended recipient, you should not disseminate, distribute or copy this communication. If you have received this document in error, please notify us immediately by fax or phone.*

Alvin Shum

Owner Name		WARRANT TO ACT	
Owner Address	Kong Wea Cheong	Owner ID No	72102 01 6560
CONTACT Name		CONTACT	
Owner Vehicle No	JAD 1015	Email/ Phone	
Accident Place	along Woodlands checkpoint	Other Vehicle No	SP52R
		Accident Date/Time	29/11/15 at 23.00 hrs

I/we, the abovesigned Owner, do hereby appoint MATHEW CHEW & CHELLIAN, Advocates & Solicitors, currently of 133 New Bridge Road, #16-03 Chinatown Point, Singapore 069413 ("Firm") to act for me/us to recover damages sustained in the abovesigned accident from the third party driver and/or his insurers.

I/we hereby agree and declare that:

- I/we have authorized AUTOEXCEL ENGINEERING PTE LTD ("Motor Repairs") as my/our motor repairs and have authorized them to appoint the Firm on my/our behalf and to give the Firm full instructions with regard to the conduct of my/our claim including instructions to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable), and instructions to accept settlement on such terms as my/our motor repairs deem fit. The Firm may act on the instructions of the Motor Repairs, as if the instructions are given by me/us and I/we agree and undertake to fully all instructions given to the Firm by the Motor Repairs and I/we further agree and undertake to be bound by all acts performed or carried out by the Firm pursuant to such instructions.
- I/we hereby authorize the Firm to give notice to the third party insurers to carry out a pre-repair inspection of my/our vehicle and I/we will render full co-operation for the same.
- I/we undertake to pay the Firm such reasonable professional costs and disbursements for acting for me/us. In this respect, the Motor Repairs are also authorized to agree with the Firm on my/our behalf on the amount of the Firm's professional costs and disbursements for acting for me/us. I/we irrevocably authorize the Firm to receive payment of the settlement sum, deduct and pay out the Firm's professional costs and disbursements from the settlement monies (including cheques from the Firm's Client Account) and pay the balance directly to the Motor Repairs.
- In the event that legal proceedings are commenced in my/our name, I/we shall render all co-operation to attend at the Firm and/or in Court personally and/or with the Driver, whenever so requested by the Firm and/or my/our motor repairs. I/we understand that should I/we fail or neglect to render all co-operation to the Firm as result of which legal costs are ordered against me/us by the Court, I/we shall be personally liable to bear the said costs falling which I/we may upon myself/ourselves to legal proceedings by the Firm and/or the other party. I/we also understand and agree that if for any reason, my/our claim is unsuccessful and/or my/our suit against the third party is dismissed by the Court, I/we shall be personally liable to bear the legal costs of the third party as well as the Firm's professional costs and disbursements for acting for me/us.
- Please accept my/our instructions to direct all correspondence including supporting documents of my/our claim and Court documents to the Motor Repairs so as to facilitate their giving of instructions to the Firm on my/our behalf. If I/we wish to know of the progress or outcome of my/our claim, I/we will liaise directly with the Motor Repairs. The Firm may also communicate directly with me/us by way of the address, email address or phone numbers as stated above including those of the CONTACT as stated above and any notice or Court document (including those requiring personal service) sent to me/us at the email address as stated above or sent by hand or post to the address as stated above will be deemed good and sufficient service (including Court document requiring personal service).
- I agree that I will attend at our office for the purposes of executing any Discharge Vouchers/Settlement Agreement/Release upon settlement of my claim with the third party/third party insurers.
- I further agree that the compensation/settlement monies are to be received by you as my solicitors on my behalf and I duly authorize you to receive payment of the compensation/settlement monies on my behalf. I further confirm that if I receive the compensation/settlement monies in respect of my claim from the third party/third party insurers, I will inform you of the same.

Dated 14<sup>th</sup> day of Dec 2015:

*Kong*  
Signature of Owner

Witness:

*Alvin*  
Name: Alvin Shum



## RELEASE

Claim No: 286536919SSG

Policy No: 2100307629-03000

I/We, **JQD1015 – KONG WEA CHENG**, hereby agree to accept the sum of **(SINGAPORE DOLLARS FIVE THOUSAND ONE HUNDRED SEVENTY-THREE AND CENTS FIFTY ONLY) (\$5,173.50)** to be paid to **(MATHEW CHEW & CHELLIAH)** in full and final settlement of all claims, costs and disbursement arising from ~~personal injury or~~ loss of or damage to property sustained by me/us as a result of an accident involving **SP 52R** and **JQD 1015** on the **25 day of JUN 2015** along **WOODLANDS CHECKPOINT** and I/we agree that the said sum is paid with a denial of liability on the part of **AIG Asia Pacific Insurance Pte. Ltd.** being the insurer, insured and the driver of vehicle No **SP 52R** respectively, (or any other person or persons) in respect of said loss and for damage whether now or hereafter to become manifest, and is accepted by me/us to the intent that the said **AIG Asia Pacific Insurance Pte. Ltd.** and all other persons be absolutely and finally exonerated and discharged from all claims of every nature and kind whatsoever which I/we now or hereafter may have arising out of or connected with or traceable to the said accident. I/We further state that the foregoing release has been carefully read by me/us or has been read to me/us and I/we know the contents thereof and have signed the same as my/our own free and voluntary act and have not been influenced in making this settlement by any representation of the party or parties released. I/We also declare that I am/we are the person/persons entitled to receive the above compensation and hereby undertake to indemnify **AIG Asia Pacific Insurance Pte. Ltd.** against any claim made or which may be made in respect of this compensation.

**"This Release does not bind the insured and insured driver of AIG Asia Pacific Insurance Pte. Ltd. and is not to be construed as an admission of liability on their part and shall not be used as evidence in any claims, actions which may be lodged by them."**

Dated this 15<sup>th</sup> day of May 2018

### WITNESS

Signature: \_\_\_\_\_

Name : \_\_\_\_\_

Address : \_\_\_\_\_

### CLAIMANT

Signature: \_\_\_\_\_

Name : \_\_\_\_\_

Address : \_\_\_\_\_

NRIC No: \_\_\_\_\_

Ryan Soh

X Kong

JQD 1015 – KONG WEA CHENG

P87 Kampung Bahru  
86700 Kahang Johor

720102016560



## TP Insurer Enquiry

### ENQUIRY DETAILS

Accident Date 25/06/2015



NRIC/FIN or Co. Reg. No.

Vehicle No. SP52R

### Policy Details

Req. By	Req. Date	Search	Enq. Accident Date	TP Insurer	Tel No.	Period of Insurance	Status	Action
AUTOEXCEL [Autoexcel Engineering Pte Ltd]	26/06/2015 17:06	SP52R	25/06/2015	AIG Asia Pacific Insurance Pte. Ltd.	65-6419- 3000	16/07/2014- 15/07/2015		<a href="#">Receipt</a>

#### Note:

- All submitted enquiry will be recorded and you can refer back from the History.

LAND TRANSPORT AUTHORITY

LTA VTL

PAYMENT RECEIPT

JQD1015 CAR ✓

09 Jul 2015, 02:15 PM

Counter No: 1

Receipt No : TRNSL116NR015070900036

VEP payable period:

Mon 06 Jul 2015

To Thu 09 Jul 2015

VEP fee	S\$ 140.00
ERP (1 day)	S\$ 5.00
Total paid	S\$ 145.00

Payment Details

Cash S\$ 145.00

Remaining Card Balance

1111737022010926 (FP) S\$ 12.34

Year : 2015

Remaining Free VEP Days : 8 Days

The no. of free VEP days allocated per calendar year is tied to the vehicle.

For more details, please seek assistance at our VEP/Toll LTA office.

