

KARZ WORKS PTE LTD  
53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934  
(TEL) 6 8 4 4 5 9 3 4 (FAX) 6 8 4 4 2 4 7 4  
(E-MAIL) KARZWORKSSG@GMAIL.COM

24<sup>th</sup>  
Dec  
2019

Our reference: KK1908-46

Your reference: SLA6118H

**AIG Asia Pacific Insurance Pte Ltd**  
78 Shenton Way  
#08-16  
Singapore 079120  
**Attn: Motor Claims Department**

**BY HAND**

Dear Sir/ Madam,

Claimant : CHOO SOON AUN  
Address : BLK 623 ELIAS ROAD #01-01 ELIAS MALL S(510623)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **16/08/2019** along **SLE TOWARDS BKE** involving our client's vehicle registration number **JKG6806** and vehicle registrations number **SLA6118H** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the 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:-

Cost of Repair	:	\$ 1,500.00
Loss of Use (18 Days x \$60)	:	\$ 1,080.00
LTA Search	:	\$ 7 .49
Purchase 3 <sup>rd</sup> Party Report	:	\$ 29.00
VEP Fees	:	\$ 70.00
Total	:	\$ 2,686.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Certificate Insurance;
- e) Letter Of Authorisation;
- f) LTA Search;
- g) Tax Invoice;
- h) Satisfaction of Repaired Vehicle;
- i) 3<sup>rd</sup> Party Report Receipt;
- j) VEP Fees;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 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 to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,

Karz Works Pte Ltd

Encl.



## LETTER OF AUTHORIZATION

To AIG & KARZ WORKS PTE LTD (Third party insurance & Workshop)

Claimant CHOO SOON AUN

Dear Sirs,

I/We CHOO SOON AUN owner of vehicle no. JKG6806

hereby authorize my/our repairer, KARZ WORKS PTE LTD

act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or loss of use ("claim") for my/our vehicle no. JKG6806 that was damage pursuant to the accident which occurred at/along SLE towards BKE

involving vehicle nos. SLA6118H

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies pertaining the above mentioned accident due to me/us to my/our repairer/solicitors KARZ WORKS PTE LTD. I/We hereby authorize you to forward and release all compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors KARZ WORKS PTE LTD pertaining to above said accident whom I/we authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Thank you.

Dated this 20 day of AUGUST (month) 20 19 (year)

Signature of owner vehicle (claimant): CHOO

Name of owner of vehicle (claimant): CHOO SOON AUN

NRIC Number (claimant): G2660102P

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

“We/I, **KARZ WORKS 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\$1,640.00**(Global Sum) for vehicle no. **JKG6806** that was damaged pursuant to the accident which occurred on **16/08/2019** (date) along **MALAYSIA WOODLANDS CHECKPOINT** involving vehicle no/s **SLA6118H**.

This is pursuant to the inspection conducted on **20/08/2019** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **CHOO SOON AUN** (the third party claimant”) of vehicle no. **JKG6806** 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 **JKG6806** (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 26 (day) of October (month) 2020 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in the action.





&gt; Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 20 Aug 2019 / 11:25:15

Receipt Date/Time : 20 Aug 2019 / 11:25:15

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-190820-001092

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 - SLA6118H				
As at 16 Aug 2019/23:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLA6118H Enquiry Fee 20190820112421095633	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
Result of Insurance Enquiry - SHB2199S				
As at 17 Aug 2019/22:20:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
2	Insurance Enquiry - SHB2199S Enquiry Fee 20190820112421142999	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
Result of Insurance Enquiry - GBF8105Z				
As at 17 Aug 2019/11:15:00				
Insurance Co: LIBERTY INS P L				
3	Insurance Enquiry - GBF8105Z Enquiry Fee 20190820112421182906	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		21.00	1.47	22.47
<b>Rounding Difference</b>				0.02
<b>Total Amount Payable</b>				22.45
Paid By				
	xxxxxxxxxxxx1815	Credit Card: Visa/MasterCard		22.45
<b>Total</b>				22.45
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				22.45
<b>Excess Refundable Amount</b>				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.



RECORDS MANAGEMENT CENTRE

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

6 Raffles Quay #18-00, Singapore 048580  
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-19-134914

Date of Request: 20/08/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD  
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934

Dear Sir/Madam,

kk

Your Vehicle No: JKG6806 - CHOO SOON AUN

Date of Accident: 16/08/2019

Place of Accident: SLE

Involving Vehicle No: SLA6118H

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque





RECORDS MANAGEMENT CENTRE

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

6 Raffles Quay #18-00, Singapore 048580  
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-19-134915

Date of Request: 20/08/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD  
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934

Dear Sir/Madam,

Date of Accident: 16/08/2019

Vehicle No: SLA6118H

Place of Accident: SLE (AFTER THOMSON EXIT)

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SLA6118H	SLE (AFTER THOMSON EXIT)	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



LAND TRANSPORT AUTHORITY  
LTA VTL  
PAYMENT RECEIPT  
JKG6806 MOTORCYCLE  
05 Sep 2019, 09:55 AM

Counter No: 1  
Receipt No : R01NNA1010819090500013

VEP payable period:  
Fri 16 Aug 2019  
To Thu 05 Sep 2019

Fine	S\$ 10.00
VEP fee	S\$ 60.00
Total paid	S\$ 70.00

Payment Details  
1111737110682751 (FP) S\$ 70.00

Remaining Card Balance  
1111737110682751 (FP) S\$ 86.49

Year : 2019  
Remaining Free VEP Days : 0 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.

THANK YOU



LAND TRANSPORT AUTHORITY  
LTA VTL  
PAYMENT RECEIPT  
JKG6806 MOTORCYCLE  
05 Sep 2019, 09:55 AM

Counter No: 1  
Receipt No : R01NNA1010819090500013

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Year : 2019  
Remaining Free VEP Days : 0 Days

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THANK YOU





Anda mencetak butir-butir polisi

Page

# Certificate of Insurance/Sijil Insuran

ORIGINAL

Policy No. / No. Polisi: 017619HND00795

C / Code / Kod Sijil Insuran: 66 Y 1

Registration No. / No. Pendaftaran: JKL0000

Agent Name: SOON BROTHERS MOTOR CO SDN BHD

Cover Type / Jenis Perlindungan: THIRD PARTY

Name of Policyholder / Nama Pemegang Polisi: L HEMSEHAN AUN

Excess / Kelebihan: RM10.00

Sum Insured / Jumlah Dinsuranskan: RM10.00

Rate / DTT: 25.00%

Rate / Kelebihan / New / Baru

Effective Date and Time of Commencement of Insurance for the purpose of the Ordinance / Tarikh dan Masa Permulaan Insurans bagi tujuan Ordinan: 01-06-2019 12:01am

Date and Time of Expiry of the Insurance / Tarikh dan Masa Tamat Insuran: 31-05-2020 12:00am

Persons to be Licensed or Persons entitled to drive / Orang-orang yang layak memandu:

(a) The Policyholder

(b) Any other person who is riding on the Policyholder's order or with his permission

(c) Pemegang Polisi

(d) Services yang memunggang di atas arahan Pemegang Polisi atau dengan sebarangnya

## 8. Limitation as to use / Had Penggunaan

Use for social domestic and pleasure purposes and by the Policyholder in connection with his business or profession. The policy does not cover:

(1) Use for hire or reward.

(2) Use for racing, pacemaking, motorway trial speed testing.

(3) Use for the carriage of goods (other than samples) in connection with any trade or business.

(4) Use for any purpose in connection with the Motor Trade.

Digunakan untuk tujuan sosial, domestik dan persendirian oleh Pemegang Polisi sendiri berkaitan dengan perniagaan atau pekerjaan.

Polisi tidak melindungi:

(1) Kegunaan untuk sewaan atau ganjaran.

(2) Kegunaan untuk mengendarai kereta, ujian kebolehpersayaan atau ujian kelajuan.

(3) Kegunaan untuk membawa barangan (selain dari sampel) berkaitan dengan apa-apa pekerjaan atau perniagaan.

(4) Kegunaan untuk apa-apa tujuan yang berkaitan dengan Perdagangan Motor.

(4) Kegunaan untuk apa-apa tujuan yang berkaitan Perdagangan Motor.



## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Monday, 2 September 2019 10:35 AM  
**To:** ELIZABETHLEE@GMAIL.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING JKG 6806 & SLA 6118H[AIG]/ OTHERS ALONG/AT SLE ON 16/08/2019

Our Ref: CC4/AIG19014660/T1ka3  
Your Ref: SLA 6118H [Driver: LEE HUIMIN, ELIZABETH]

**LEE KONG CHEW**  
[POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT INVOLVING JKG 6806 & SLA 6118H [AIG]/ OTHERS ALONG/AT SLE ON 16/08/2019**

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 **JKG 6806** against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)