

Cheonghoh Law Corporation

575888

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 . Singapore 160053
Co. Reg No.201108070G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

In reply please quote our Reference Number
Our Ref: LCH.lg/UB16-90683.19

20 September 2019

WITHOUT PREJUDICE

BY HAND

CERTIFICATE OF POSTING



AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #07-16
Singapore 079120

Gooi Hong Peng
Blk 582 Pasir Rias Street 53
#11-19
Singapore 510582

Gooi Xianyao
Blk 584 Pasir Rias Street 51
#12-142
Singapore 510584

Attn: Motor Claims Dept.
(Vehicle No. SJA 6001 J)

Dear Sirs

TRAFFIC ACCIDENT INVOLVING YOUR/YOUR INSURED'S VEHICLE SJA 6001 J AND SLB 3795 S ON 4 JULY 2019 AT 06:50 ALONG/AT SLIP ROAD OF PASIR RIS TOWARDS ECP

We act for the claimant **Tham Gim Chuan**, the owner of the above said motor vehicle no. **SLB 3795 S**.

We are instructed to claim damages against you/your driver/your insured in connection with the above-captioned accident involving our client's vehicle registration number **SLB 3795 S** and vehicle registration number **SJA 6001 J** driven by you/your driver/your insured at the material time.

We are instructed that the accident was caused by you/your driver's/your insured's negligent driving and/or management of motor-vehicle **SJA 6001 J**. As a result, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as stated in Part 1 of the Annexure.

A copy each of the supporting documents as stated in Part 2 of the Annexure is enclosed.

We have on **8 July 2019** notified your insurer (abovenamed addressee) of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurer on **30 July 2019**.

Please note that:

- (a) if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer;
- (b) you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your/your insurer 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;
- (c) if you have a counterclaim against our client arising out of this accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

For the avoidance of doubt, unless otherwise indicated, this letter of claim is sent to the abovenamed addressees.

Yours faithfully



Lee Cheong Hoh
Cheonghoh Law Corporation

enc.: supporting documents in paragraph 4 enclosed in covering letter to insurers only
cc: client (via email /fax only) - SLB 3795 S



46	RECEIVED BY AIG S Claims Dept
	23 SEP 2019
CL No.	493 385 9308
Team	
ADJ	SG 003

ANNEXURE

Part 1 - particulars of loss and expense

Cost of repairs	\$5,029.00
Rental @ 4 days	600.00
Survey Report	385.00
GIA Reports/LTA, RCB searches	45.00
Incidentals	0.00
Costs Contribution	50.00
	600.00
TOTAL	<u>\$6,709.00</u>

Part 2 - list of supporting documents enclosed in the letter of claim.

LTA search

GIA reports/Police reports & type-written transcripts

repairer's bill and evidence of payment (if any)

surveyor's report

photocopies of photos of damages to client's vehicle

rental agreement, invoice/receipt

the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of claimant's vehicle

supporting documents for all other expenses claimed (if any)

correspondence with the potential defendant's insurer relating to pre-repair survey and/or post repair inspection of the claimant's vehicle

PHOTOCOPY



TeamWork Garage Pte Ltd
 53 Ubi Avenue 1 #01-23/24 Spore 408934
 Paya Ubi Industrial Park
 Tel : 6844 2475 Fax : 6844 2474
 E-mail : claims@teamworkgarage.com
 GST registered number : 201015366H

PROFOMA INVOICE - PI-1924

THAM GIM CHUAN
 C/O 53 Ubi Avenue 1 #01-24
 Paya Ubi Industrial Park
 Singapore 408934

Date : 19-Sep-19
 Vehicle number : SLB3795S
 Make Model : HONDA ODYSSEY
 Accident date : 4-Jul-19
 Reference number : 1907-18

Description		Amount SGD\$
Inclusive of supplying parts, labour, panel beating and spray painting		
Lump sum repair	:	4700.00
7% GST	:	329.00
Grand total	:	5029.00
Singdollars: FIVE THOUSAND AND TWENTY NINE DOLLARS		



Teamwork Garage Pte Ltd

PHOTOCOPY

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com
Biz Reg. No.: 53208965X

No.: 3199

OFFICIAL RECEIPT

Date: 19 SEP 2019

Received from Tham Gim Chuan

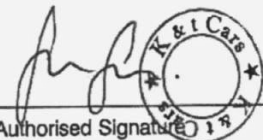
The Sum of Dollars Six Hundred Dollars only

Being payment of SGR 8939 L (30/07/2019 to 02/08/2019)

\$ 600

K & t Cars

Cheque No.: _____


Authorised Signature

K & t Cars

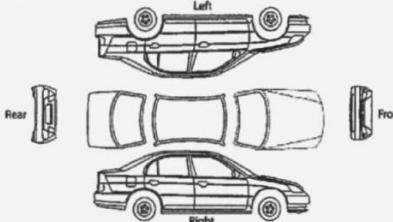
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-04096

Veh. No.: SGR 8939L	Replace Veh. No.: SLB3795S
Veh. M/M: Honda Airwave	Replace Veh. M/M: Honda Odyssey

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: Tham Gim Chuan		Name: Choh Ah Fah	
Address:		Address: Blk 566 Pasir Ris St 51 #07-106	
		S(510 566)	
I/C: S2200125F	D.O.B:	I/C: S6972536H	D.O.B: 21/05/1969
Contact: 9688 0883	Pass Date:	Contact: 9049 7177	Pass Date: 10/09/2003

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	

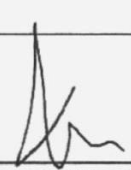

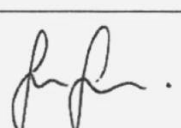
RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	30/07/2019		Date In	02/08/2019	
Time Out	1500		Time In	1210	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES					PETROL / DIESEL LEVEL					
Daily	@ \$	150	<u>4</u> Days @ \$	600	OUT	E	¼	½	¾	F
Weekly	@ \$		_____ Wks @ \$							
Monthly	@ \$		_____ Mth @ \$		IN	E	¼	½	¾	F
Hours	@ \$		_____ Hrs @ \$							
Inclusive of additional charges (if any)			Amt payable	\$ 600	Petrol Charges		YES	NO	AMT: _____	
					CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST					Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:					Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tendered accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle for illegal purposes such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of any accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	  For and on behalf of K & t CARS (authorised signature only)

PHOTOCOPY

WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647, Singapore 542224
Email: Winsongkk@hotmail.com Contact: 9747 0063
Company Register No. 53326249J

Our Ref: WG/TP/2019-343
Invoice No: TP/TWG/2019-394
Vehicle No: SLB3795S
Attn: THAM GIM CHUAN
Company: TEAMWORK GARAGE PTE LTD
Address: 53 Ubi Ave 1, #01-24, Paya Ubi Industrial Park . Singapore 408934

Date 09 September 2019

Invoice

Surveyor Fee:	S\$260
Re-inspection Fee:	S\$50
Transport:	S\$50
Photographs:	S\$25/- (@ \$1 per photo, total 25 photos)
Total:	S\$385

1907-18
\$4700

Surveyor:
Signature:
Date:

Winsong Goh
09 September 2019



WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647, Singapore 542224
Email: winsongkk@hotmail.com Contact: 9747 0063
Company Register No. 53326249J

ACCIDENT DAMAGED VEHICLE INSPECTION REPORT

M/S : THAM GIM CHUAN
C/O TEAMWORK GARAGE PTE LTD
53 Ubi Ave 1, #01-24, Paya Ubi Industrial Park
Singapore 408934

Date : 09 September 2019
Our Ref : WG/TP/2019-343

REFERENCE PARTICULARS

Date of Accident : 04 July 2019
Date of Inspection : 31 July 2019

Type of Inspection : Third Party Claim
Date of Re-Inspn : Na

VEHICLE PARTICULARS

Registration No : SLB3795S
Make : HONDA
Model : ODYSSEY 2.4 EXV-S CVT SR
Year : 2016

Engine No : K24W72011347
Chassis No : JHMRC1890GC203000
Odometer : 86792km
Colour : White

CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)

Engine condition : Good
Foot Brake : Serviceable
Hand Brake : Serviceable

General Body Work : Good
Steering : Serviceable
Lightings : Serviceable

TYRE CONDITION (Remaining estimated life of tyre in mm)

	Make	Size
Front Near side	Michelin	235/45ZR18
Front Off Side	Michelin	235/45ZR18
Rear Near Side	Michelin	235/45ZR18
Rear off Side	Michelin	235/45ZR18

Thread Balance
5 mm
5 mm
5 mm
5 mm

GENERAL DESCRIPTION OF DAMAGES

The vehicle sustained damage at the rear portion.
For details, refer to assessment for repairs and photographs attached.

ASSESSMENT SUMMARY

Our assessment of the repair costs to pre-accident condition was S\$4,700.00 nett at lump sum basis. (Subject to GST if applicable)
Under normal circumstances, estimated period required for repairs : Seven (07) working days.

Enclosed Twenty-five (25) photographs depicting damage to the vehicle.

Inspection conducted at : TEAMWORK GARAGE PTE LTD
53 Ubi Ave 1, #01-24, Paya Ubi Industrial Park . Singapore 408934

In accordance to your instruction, we have not authorise repairs and inspection was conducted strictly on a "WITHOUT PREJUDICE BASIS".

VEHICLE NO : SLB3795S
MODEL : ODYSSEY 2.4 EXV-S CVT SR

Our Ref : WG/TP/2019-343

ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS

DESCRIPTION OF PARTS AND NATURE OF REPAIRS

	QTY	ASSESSED	ORIGINAL	REVISED
SPARE PARTS	PC/SET	CONDITION	QUOTATION	QUOTATION
1 TAILGATE	1	DENTED	\$ 1,393.21	\$ 1,393.21
2 TAILGATE GLASS MOULDING	1	NECESSARY	\$ 170.00	\$ 170.00
3 TAILGATE LOGO	1	NECESSARY	\$ 45.90	\$ 45.90
4 TAILGATE LOCK	1	NOT NECESSARY	\$ 285.40	\$ -
5 REAR BUMPER	1	CRACKED	\$ 796.90	\$ 796.90
6 REAR BUMPER RETAINER	2	NECESSARY	\$ 55.10	\$ 55.10
7 REAR RH CORNER BUMPER	1	CRACKED	\$ 391.30	\$ 391.30
8 END PANEL	1	DENTED	\$ 652.91	\$ 652.91
9 END PANEL TOP GARNISH	1	DEFORMED	\$ 181.52	\$ 181.52
			\$ 3,972.24	\$ 3,686.84
		Less 20%	\$ 794.40	\$ 737.36
			\$ 3,177.84	\$ 2,949.48

B) S/NETT ITEM

10 REAR BUMPER CLIP	1	NECESSARY	\$ 70.00	\$ 60.00
11 JOINT SELANT	1	NECESSARY	\$ 120.00	\$ 100.00
12 WINDSCREEN SEALANT	1	NECESSARY	\$ 120.00	\$ 100.00
			\$ 310.00	\$ 260.00

Parts Total : **\$ 3,487.84** **\$ 3,209.48**

C) LABOUR CHARGES & MISC

13 CHECK REAR WIRING AND LIGHTNING SYSTEM			\$ 70.00	\$ 60.00
14 REMOVE AND REFIT REAR LINING, TRIM AND GARNISH			\$ 200.00	\$ 180.00
15 REMOVE AND RENEW REFIT REVERSE SENSOR			\$ 150.00	\$ 120.00
16 REMOVE AND REFIT REAR WINDSCREEN			\$ 150.00	\$ 120.00
17 TRANSFER PARTS, ATTACMENT FROM OLD TAILGATE TO NEW			\$ 200.00	\$ 180.00
18 PANEL BEATING ON AFFECTED AREAS			\$ 1,000.00	\$ 900.00
19 SPRAY PAINTING ON AFFECTED AREAS			\$ 1,200.00	\$ 1,000.00
20 APPLY ANTI RUST ON AFFECTED AREAS			\$ 150.00	\$ 130.00
			\$ 3,120.00	\$ 2,690.00

Labour Total : **\$ 3,120.00** **\$ 2,690.00**

Total Parts and Laboure : **\$ 6,607.84** **\$ 5,899.48**

FINAL LUMP SUM ADJUSTMENT

\$ 4,700.00

POINT OF IMPACT

The impact was confined to the rear portion of the vehicle.
The damages appeared to be consistent as per the accident report statement.
Please refer the attached schedule and photographs for details.

ADJUSTMENT/RECOMMENDATIONS

We have thoroughly inspected each and every item on the repairer's estimates against the actual damaged found on the vehicle. We have listed the breakdown of our findings and recommendations as per assessment above.

CONCLUSION

The repairer has agreed to undertake repair the vehicle at a lump sum basis of \$4,700.00 nett corresponding to replacement of parts, spray painting and labour charges. We now revert for your decision on the above claim.

Yours faithfully
WG APPRAISAL SERVICES



Winson Goh
Automotive Appraiser

