FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

27.11.2019 Date:

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

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES: GBB 6825M / SFW 2943Z ON 31.10.2019

We are the authorized repair workshop for the owner of motor vehicle no: GBB 6825M, which was involved in the captioned accident with your insured vehicle no: SFW 2943Z . The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

		· · · · · · · · · · · · · · · · · · ·	
		\$	12,786.00
3)	GIA Search Fee	_\$	2.00
2)	Loss of Use (7 days + 1 Sunday X \$100)	\$	800.00
1)	Cost of Repair (inclusive of GST)	\$	11,984.00

We enclosed herewith the following documents to support the claims:

a) Final Repair Invoice

c) GIA Search Result

e) GIA Report

g) Insurance Certificate

b) Car Rental Invoice / Agreement

d) Letter of Authorisation, etc...

f) I/C & Driving Licence

h) Vehicle Registration Log Card

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,

Jason Tang (jason@fastechauto.com.sg)

For FASTECH AUTO PTE LTD



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

1, Hong Hock Global Pte Ltd	("the third party claimant")				
of 1 Yishun Street 23 # 03-32 Ys-One Singapore	768 441 (address),				
owner ofGBB_6825M(vehicle	no.) hereby authorize				
Fastech Auto Pte Ltd					
("the workshop") to act for me with respect to n	my claim for repair costs and/or				
rental and/or loss of use ("claim") for my vehicle	no. <u>688 6825M</u> that was				
damaged pursuant to the accident which occurr	ed on 31.10.2019 (date) along				
Kaki Bukit Ave 3	(location)				
involving vehicle no/s SFW 2943Z					
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 31 day of Oct (month) 20 <u>19</u> (year)				
Signed by "the third party claimant" Sign	ned by "the workshop"				

*** 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 this action.

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

"We/I, <u>FASTECH AUTO PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$12,400.00</u> (Global Sum) for vehicle no. <u>GBB 6825M</u> that was damaged pursuant to the accident which occurred on <u>31/10/2019</u> (date) along <u>KAKI BUKIT AVE 3</u> involving vehicle no/s <u>SFW2943Z</u>.

This is pursuant to the inspection conducted on 31/10/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>HONG HOCK GLOBAL PTE LTD</u> ("the third party claimant") of vehicle no. <u>GBB 6825M</u> 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 <u>GBB 6825M</u> (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 _____ (day) of _____ (month) 20____ (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)

200000

TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

Tax Invoice: 21474

AIG Asia Pacific Insurance Pte Ltd

Chartis Building

78 Shenton Way #07-16

Singapore 079120

Attn: Motor Claim Department

Date

:27.11.2019

Vehicle No

:GBB 6825M

Make/Model : MITSUBISHI CANTER

Chassis/Eng# :

Accident Date : 31.10.2019

Claim No

Reference

: 1119 -21474

Policy No

Amount

To proceed on lump sum repair

S\$

11200.00

E. & O. E.

Total: S\$

11200.00

GST @ 7% : S\$

784.00

Amount Due: \$\$

11984.00



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

Third Party Insurer Enquiry

Our Ref No:

GR-19-179461

Date of Request:

31/10/2019

Your Ref No:

Online Purchase

Kim Chwee Auto Pte Ltd 1 Kaki Bukit Avenue 6 #01-48 AutoBay@Kaki Bukit Singapore 417883

Dear Sir/Madam,

Enquiry Date

31/10/2019

Enquiry By

Jason Tang Jun Zhong

TP Vehicle No.

SFW2943Z

Accident Date

31/10/2019

uiry Result

Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SFW2943Z	AIG Asia Pacific Insurance Pte. Ltd.	29/04/2019-28/04/2020	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.



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

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GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-19-179461

Date of Request:

31/10/2019

Your Ref No:

Online Purchase

Kim Chwee Auto Pte Ltd 1 Kaki Bukit Avenue 6 #01-48 AutoBay@Kaki Bukit Singapore 417883

Dear Sir/Madam,

Enquiry Date

31/10/2019

Enquiry By

Jason Tang Jun Zhong

TP Vehicle No.

SFW2943Z

Accident Date

31/10/2019

SCRIPTION	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:

[X] GIRO [] Cash [] Cheque

Re: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Tue 25/5/2021 12:04 PM

To: Amitabh Prasad <prasadamitabh@ymail.com>

Dear Mr Amitabh,

We refer to your below email.

The accident happened at the said junction where "TechLink Building" is location on your right. You were travelling along Kaki Bukit Ave 3 with intention of turning right into Kaki Bukit Crescent. In the midst of turning, collided with oncoming third party vehicle.

As you would agree that for turning at the road junction, turning vehicle must give way to traffic coming straight from the opposite direction who has right of way. Kaki Bukit Ave 3 is a 2-way traffic flow, whereby with only single lane on your side, opposite way consists of 2 lanes in which outer lane is most congested than the left lane where third party is travelling. Motorists must exercise more care with alertness at an uncontrolled junction where there is no traffic light.

You said that your view was blocked by vehicle behind the yellow box, if you were initiating right slowly in the yellow box, it is not so difficult for you to have view of oncoming car.

The proximate cause of the accident is your failure to give way to third party while initiating a right turn, resulted in a collision. We are of the view that we do not have a good defence. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you think you have a good case, you may lodge a third-party claim for your losses against their insurer. If you could succeed your claim against third-party insurer for 80% of your losses, you may provide supporting documents from your workshop / lawyer to AIG for them to review on your NCD.

Thank you.

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: Amitabh Prasad <prasadamitabh@ymail.com>

Sent: Tuesday, 18 May 2021 9:31 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

Dear Ms.Chew,

The fact that you are reviewing this case for such a long duration is indeed surprising. The third party hit me with my daughter in the back seat at a high speed and this is already a strong case as far as I am concerned. Furthermore, your statement that I was turning right is incorrect. The indication to turn and actually turning are two different things and I was in the midst of that with zero visibility of

oncoming traffic. On the other hand, the third party had me in his view as he was driving straight towards a signal that was red and should have slowed down.

However, what kind of an amicable settlement are we talking here. I have already paid my workshop for the excess above my sum insured and have also suffered a reduction in NCD for future premiums. I am sure the third party would have incurred similar damages. Isn't that amicable enough?

Thanks and best regards, **Amitabh Prasad**

On 17 May 2021, at 15:21, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Mr Amitabh,

We refer to the above matter.

We have further reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by GBB6825M. Your vehicle was turning right from a major road to enter a minor road on the opposite side should give way to third party who was moving straight ahead from the opposite direction. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by 28/05/2021 and we will seek further instruction from our principal.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Khanchna (LKK Auto) **Sent:** 28 October 2020 4:58 PM

To: Amitabh Prasad <<u>prasadamitabh@ymail.com</u>>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019

ALONG KAKI BUKIT AVENUE 3

Dear Mr. Amitabh,

We refer to the above matter and your e-mail below.

Please forward us the e-mail correspondence from your workshop informing you that your claim was successful to enable us send to your insurance company.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** email: Khanchna@lkkauto.com Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Amitabh Prasad <<u>prasadamitabh@ymail.com</u>>

Sent: 21 July 2020 10:16 AM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019

ALONG KAKI BUKIT AVENUE 3

Hi Khanchna,

The workshop is Jeep Chrysler, Singapore and as far as I know the settlement was 100%.

Thanks and best regards, Amitabh Prasad

> On 21 Jul 2020, at 09:03, Khanchna (LKK Auto) < khanchna@lkkauto.com > wrote:

Dear Mr. Amitabh,

We refer to the above matter and your e-mail below.

We will review the matter accordingly.

Please let us know the name of the workshop that is assisting you to make the counter claim against GBB 6825M.

Kindly also let us know the percentage of your claim settlement (for example: 50% or 100%) and status so that we can update your insurance company (AIG Insurance) and do the needful.

Thank you.

Best Regards,

Khanchna Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** email: Khanchna@lkkauto.com Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Amitabh Prasad < prasadamitabh@ymail.com >

Sent: Tuesday, 21 July 2020 8:58 AM

To: Admin A <<u>admin-a@lkkauto.com</u>>; Khanchna (LKK Auto)

< khanchna@lkkauto.com>

Cc: Sgp, Ccu Aig < <u>aigsgpccureferral@aig.com</u>>

Subject: Fwd: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON

31/10/2019 ALONG KAKI BUKIT AVENUE 3

From: Amitabh Prasad < prasadamitabh@ymail.com >

Date: 20 July 2020 at 12:49:17 SGT **To:** Amitabh < <u>sarami1909@gmail.com</u>>

Subject: Re: ACCIDENT INVOLVING SFW2943Z &

GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

Dear Khanchna,

With reference to your email regarding third party settlement, I do not agree with your statement ' you and/or your authorized driver may not be absolved from blame for this accident'.

The other party was evidently responsible for causing the accident due to negligence and lack of respect for speed and absence of timely braking action.

Moreover, I was justified in making a right turn via the yellow box. The other party was coming at a very high speed despite the fact that traffic had stopped at red light which allowed me to make my aforementioned turn. Being at high speed, he did not brake and impacted my vehicle in the front left with my daughter sitting in the rear left seat. Fortunately, no one was injured. I am enclosing pictures of the accident as I have done earlier and want to claim a third party settlement.

<image001.jpg>

<image001.jpg>

<image002.jpg>

<image003.jpg>

Thanks and best regards,

Amitabh Prasad

On 17 Jul 2020, at 10:22, Amitabh <sarami1909@gmail.com> wrote:

Amitabh 📆 📆

Begin forwarded message:

From: "Khanchna (LKK Auto)"

< khanchna@lkkauto.com>

Date: July 16, 2020 at 16:04:49 GMT+8

To: "sarami1909@gmail.com" <<u>sarami1909@gmail.com</u>>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT

INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT

AVENUE 3

<u>AMITABH PRASAD</u>

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG **KAKI BUKIT AVENUE 3**

We are acting on behalf of your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your motor insurance policy.

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 (for e.g. accident video/scene photos) 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 25/07/2020, 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.

We noted that you have made a counter claim against Third party m/vehicle GBB6825M.

Kindly let us have the name of the workshop that was assisting you to make the claim and outcome/status of the said claim.

Thank you.

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

From: Khanchna (LKK Auto)

Sent: Tuesday, 7 January 2020 3:00 PM

To: sarami1909@gmail.com

Cc: Admin A <admin-a@lkkauto.com>
Subject: ACCIDENT INVOLVING
SFW2943Z & GBB6825M ON
31/10/2019 ALONG KAKI BUKIT
AVENUE 3

AMITABH PRASAD [POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

We are acting on behalf of your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your motor insurance policy.

We noted that you have made a counter claim against Third party m/vehicle **GBB6825M**.

Kindly let us have the name of the workshop that was assisting you to make the claim and outcome/status of the said claim.

Also, please let us have the accident video/scene photos (if any).

Thank you.

"Wishing you a happy and a prosperous New Year!"

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

7/8/2021 Merimen e-Claims

Claim Audit

	AUDIT :	TRAIL			
No.	_	Audit	Remarks	By	
1	31 Oct 2019 15:55	Clm Dtl Modified	Claimant's Name: ->	[A] Lau Shu Pei	
2	31 Oct 2019 15:55	Clm Veh Model Changed	(202021) ADIVA AD200A 200cc (M).	[A] Lau Shu Pei	
3	31 Oct 2019 15:55	Clm Created	Reg No: GBB6825M. Acct Date: $2019/10/30$. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: Fastech Auto Pte Ltd (HQ)	[A] Lau Shu Pei	
4	31 Oct 2019 15:55	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lau Shu Pei	
5	2019	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/11/11	[A] Lau Shu Pei	
6	31 Oct 2019 15:55	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lau Shu Pei	
7	31 Oct 2019 15:55	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator	
8	31 Oct 2019 15:55	Label Added	(19):Fastlane.	[A] Lau Shu Pei	
9	31 Oct 2019 15:55	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] Lau Shu Pei	
10	01 Nov 2019 14:04	Clm Veh Model Changed	(202021) -> (201674) MITSUBISHI CANTER FB70BB1SRDEA 3.0 D (M).	[A] Lau Shu Pei	
11	13 Dec 2019 17:13		Acct Date:2019/10/30->2019/10/31.	[I] Abu Kassim, Noor Mariesa	
12	24 May 2021 21:40	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN	
13	24 May 2021 21:40	Clm Dtl Modified	JPJ Reg. Date: -> 2009/11/25.	[A] JOANNE LEE KHANG MIN	
14	24 May 2021 21:40	Clm Details Notified		[A] JOANNE LEE KHANG MIN	
15	31 May 2021 17:26	Adj Mandate Request	Cur.Req:12626.00:Liability: 100% (BOLA 9a) *Quantum: (a)CORw/GST: \$11,984.00+ (b)LOU(8days x \$80.00): \$640.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$12,626.00 *7 recommendation repair days + 1Sunday = 8days *For your approval please.	[A] CHEW HSIAO TONG	
16	08 Jun 2021 00:30	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/11/11. Mandate Remarks: Subj to all docs/billings in order, settle at best from: \$12476-12626 (All-in).	[I] Tan, Bennie-WZ	
17	08 Jun 2021 00:30	_	Approved:12626.00:Subj to all docs/billings in order, settle at best from: \$12476-12626 (All-in).	[I] Tan, Bennie-WZ	
Date From Date To Audit Type None Go					

ACTIVITY

[17/05/2021 14:58] CHEW HSIAO TONG: 14/04/2021 Called OI wksp at 6473 3131 as per OI GIA. Spoken to Si Ming. She said that OI do OD claim. No UIL recovery. OI had also paid excess of \$600.00 [11/11/2019 12:02] Khanchna Pothuraj:
Spoken to OI. He confirmed that the DOA is on 31/10/2019 as per his GIA.

Merimen Billi	Merimen Billing for this case - Transaction History							
Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2330395	31 Oct 2019 16:00:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBB6825M	SFW2943Z	11.77
2696756	24 May 2021 21:40:43	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBB6825M	SFW2943Z	11.00