

PAYMENT ADVICE

Your Ref : AIG Vehicle no.	:	SCJ813H
Claimant Vehicle No.	:	SKX8098J
Date of Accident	:	15/12/2019
Traffic Accident involving vehicle/s No.	:	JUNCTION OF STAMFORD RD AND BENCOOLEN ST

BREAKDOWN OF PAYMENT/S

<u>S/No.</u>	<u>Items</u>	<u>Amount</u>	<u>Remark</u>
1	Repair cost	\$ 2,702.05	
2	Loss of Rental	\$ 500.00	(\$100 x 5 days)
3	LTA Search	\$ 8.00	
	TOTAL	\$ 3,210.05	

All payment should be made payable to Cheng Hoe Motor Pte Ltd.

Service Adviser : LKK
Contact No. : 6256 3561



AUTHORISATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

(FOR PROPERTY DAMAGE CLAIM ONLY)

I, Fahrurazi Bin Abas (the third party claimant) of Blk 782B Woodlands Crescent #03-323 Singapore 732782 (address), owner of SKX8098J (vehicle no.) hereby authorize CHENG HOE MOTOR 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. SKX8098J that was damaged pursuant to the accident which occurred on 15/12/2019 (date) along Junction of Stamford Rd and Bencoolen Street (location) involving vehicle no/s SCJ813H ("the accident").

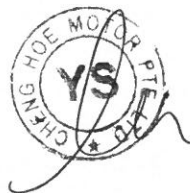
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

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.

Dated this 19 (day) of December (month) 2020 (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)

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

"We/I, **CHENG HOE MOTOR PL** ("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\$3,100.00** (Global Sum) for vehicle no. **SKX 8098J** that was damaged pursuant to the accident which occurred on **15/12/2019** (date) along **STAMFORD ROAD** involving vehicle no/s **SCJ 813H**.

This is pursuant to the inspection conducted on **04/02/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **FAHRURAZI BIN ABAS** ("the third party claimant") of vehicle no. **SKX 8098J** 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 **SKX 8098J** (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 **19 OCT 2021** (month) **20** (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg
GST:201001158E RCB NO:201001158E

TAX INVOICE

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY
#07-16 AIG BUILDING
SINGAPORE 079120
TEL: 64193000 FAX: 64153727
ATTN: Motor Claim Department

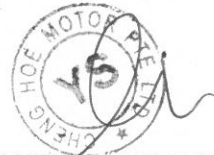
NO: CL8200362
Date: 21 Apr 2020
Policy No: DMPCSN3078721801
Veh Reg No: SKX8098J
Make/Model: HONDA JAZZ 1.3 CVT
ABS D/AIRBAG 2WD
Job No: JC1601721

WS Ref: TP/AIG/WL
Claim Type: Third Party
Accident Date: 15/12/2019
TP Veh Reg No: SCJ813H

Description	Quantity	List Price	PAGE:1
			Amount
To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges. (As recommended by your appointed surveyor)	1 PC	S\$ 2,525.28	S\$ 2,525.28

Total	S\$ 2,525.28
Add GST @ 7%	176.77
Total Amount payable	S\$ 2,702.05

For Cheng Hoe Motor Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

38 WOODLANDS IND PARK E1
#05-05, SINGAPORE 757700
TEL : 64595278

TAX INVOICE NO. : 200049
GST Reg No. : 53068927L

Bill to : FAHRURAZI BIN ABAS

DATE : 11-Mar-20

S/NO.	DESCRIPTIONS	UNIT	RATE	AMOUNTS
1)	SDF43Y	5	\$100.00	467.29
	(07/03/2020 to 11/03/2020)			
			NETT	467.29
			GST (7%)	32.71
	E & O.E.		TOTAL	500.00

PERFECT DRIVING & SERVICE



38 WOODLANDS IND PARK E1
#05-05 SINGAPORE 757700
(ROC/GST NO. 53068927L)

RENTAL AGREEMENT

Hirer's Name Fahrurazi Bin Abbas				Date of Birth 14-7-1975		Passport/ Nric No. S7520148 F		Nationality S'porean	
Address Blk 782B Woodlands Crescent				Occupation		Driving License No.		Date Obtained/Expiry 11-4-1994	
#03-323				Postal Code 732782		Contact No.		Mobile Phone No. 96478010	
Joint Hirer's/Guarantor's Name				Date of Birth		Passport/ Nric No.		Nationality	
Address				Occupation		Driving License No.		Date Obtained/Expiry	
				Postal Code		Contact No.		Mobile Phone No.	
VEHICLE NO. SDF 43 J				MODEL					
FROM				RETURN *Estimated Date For actual return see CHECK IN.					
CHECK OUT		Date 7/3/2020	Time 9.45 AM	Mileage		KM E ¼ ½ ¾ F			
CHECK IN		Date 11/3/2020	Time 5.50 PM	Mileage		KM Remarks			

- 1) This vehicle is restricted to SINGAPORE use only.
- 2) Only Persons above 26 years of age with more than 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- 3) The hirer shall be liable to pay the first S\$2000 insurance policy excess for damage to vehicle plus loss of earnings while damaged vehicle is under repairs.
- 4) Third party Liability is the first \$2000.00 in any accident involving Third Party Claims
- 5) Hirer is responsible for all parking fines & traffic summon
- 6) Vehicle should be returned at the same time as collection except on Saturday where return time is before 12pm
- 7) Hourly extension is charged at 1/5 of the daily rate.
- 8) As preventive maintenance, please check water & engine oil daily.
- 9) For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge S\$100 will be imposed for smoky or dirty vehicle.
- 10) Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings
- 11) The vehicle is NOT covered by a motor insurance policy covering personal accident Insurance for the hirer, his passengers or authorised driver
- 12) No replacement of vehicle in any accident

[illegible]

1/We declare that all information given on this form is true and accurate.

Debes

er's Signature

Joint Hirer's/ Guarantor's Signature

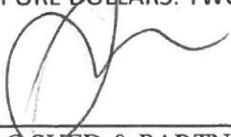
A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS

COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : CHENG HOE MOTOR PTE LTD					BILL NO: B092/ 2019	
YOUR REF:						
OUR REF : ACS.CH.LTA.2019 (DEC 2019)					DATE : 31.12.19	
TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.						
LTANET SEARCHES FOR THE MONTH DEC 2019						
S/NO	TP NO.	CHM	DOA			
1	2/12/2019	GBF395E	GBA7004P	29/11/2019	\$	8.00
2	3/12/2019	SKK4641K	GBD3391G	2/12/2019	\$	8.00
3	3/12/2019	SLP7807S	SJV7558C	30/11/2019	\$	8.00
4	3/12/2019	SLH650P	SMF1389L	29/11/2019	\$	8.00
5	3/12/2019	SKK4641K	GBD3391G	2/12/2019	\$	8.00
6	4/12/2019	PA8320D	SGQ7867Y	28/11/2019	\$	8.00
7	10/12/2019	YP8170J	SMD5516X	16/8/2019	\$	8.00
8	10/12/2019	SKH2582B	SJH2758Z	10/12/2019	\$	8.00
9	11/12/2019	GBG3423H	GBB6692D	3/7/2019	\$	8.00
10	13/12/2019	SKR5356R	SMQ3568R	12/12/2019	\$	8.00
11	13/12/2019	SJT464X	SJM132R	12/12/2019	\$	8.00
12	14/12/2019	GX1689Y	YM9088Z	30/11/2019	\$	8.00
13	14/12/2019	SLQ5497K	XE4772T	12/12/2019	\$	8.00
14	14/12/2019	SJM6266Z	GBC808Y	2/12/2019	\$	8.00
15	14/12/2019	GBE3744S	PA9084D	14/12/2019	\$	8.00
16	18/12/2019	FBM1457S	GBJ1542U	17.12.19	\$	8.00
17	18/12/2019	SMG4447C	SKS4928S	16.12.19	\$	8.00
18	18/12/2019	SJZ9019H	GBC5903Y	15/12/2019	\$	8.00
19	20/12/2019	SKS8220Z	ES84Z	16/12/2019	\$	8.00
20	20/12/2019	SCJ813H	SKX8098J	15.12.19	\$	8.00
21	20/12/2019	SKN4066E	SJJ7811J	19/12/2019	\$	8.00
22	23/12/2019	SLG9592U	SLV3649B	21/12/2019	\$	8.00
23	26/12/2019	GBD6155C	SJV2117A	20/12/2019	\$	8.00
24	26/12/2019	SJX2274T	GBE9687J	21/12/2019	\$	8.00
25	28/12/2019	SMN4998S	GBB3711C	27/12/2019	\$	8.00
26	28/12/2019	SJS786Y	SLK1415E	27/12/2019	\$	8.00
27	30/12/2019	PC2275E	SJP1982G	26/12/2019	\$	8.00
28	31/12/2019	SKS1555D	SKR7775B	27/12/2019	\$	8.00
28 searches @\$8.00 per search					\$	224.00
[SINGAPORE DOLLARS: TWO HUNDRED & TWENTY-FOUR ONLY.]					\$	224.00
						
M/s. A.C. SYED & PARTNERS ADVOCATES & SOLICITORS SINGAPORE						
We reserved the right to forward a subsequent bill for any disbursements omitted herein.						
E. & O.E. Page 1						

Enquire Vehicle & Owner Information (Vehicle No. SCJ813H As At 15 Dec 2019 / 20:45:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: CHM-SKX8098

Current Owner Details

Owner ID Type: Singapore NRIC

Owner ID: S8407641D

Owner Name: PANG LI JIAN, ANDREW

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.:37

Registered Street Name: JALAN LEPAS

Registered Unit No.: -

Registered Building Name: -

Registered Postal Code: 537961

Current Vehicle Details

Vehicle No.: SCJ813H

Make Description/Model: MAZDA / MAZDA3 SEDAN 1.5 AT LED EU6

Insurance Company Name: AIG ASIA PACIFIC INSURANCE PTE. LTD.

Jia Le (LKK Auto)

From: andrew pang <andrewpanglijian@hotmail.com>
Sent: Wednesday, 13 May 2020 9:46 PM
To: Jia Le (LKK Auto)
Subject: Re: ACCIDENT INVOLVING SCJ 813H & SKX 8098J ALONG/AT STAMFORD ROAD ON 15/12/2019
Attachments: Accident.jpg

Hi Jia Le,

Thank you for the advice and the photos from the inspector.

In addition to the photos, will you be able to provide the 'report' or 'write-up' by the inspector which corresponds to these photo attached to help me understand what repair was required due to the incident.

Apologies as i'm quite puzzled by the focus of the repair done. There seems to be a lot of focus on the bumper of the vehicle, but as per the photo from the day of the incident (See attached), the damage was only on the rear bonnet. The close to perfect layer of 'dust' on the 3rd part's vehicle bumper indicates that there was unlikely any contact made with the rear bumper. Hence I'm puzzle by the focus of the repair done.

Apologies for the question as I will like to ensure that there was no fraudulent claims either by the 3rd party or the 3rd party mechanic to inflating cost and magnitude of damage. This is to be fair to all parties (including AIG). Thanks for your assistance on this.

Could i also check, what is cost of the "inspection fee" your referring to?

Thanks for your assistance.

Andrew

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Wednesday, May 13, 2020 9:51 AM
To: andrew pang <andrewpanglijian@hotmail.com>
Subject: RE: ACCIDENT INVOLVING SCJ 813H & SKX 8098J ALONG/AT STAMFORD ROAD ON 15/12/2019

Hi Andrew,

There are 2 options open to you towards the claim:

1. To settle privately with third party including our inspection fee without involving your insurer.
2. To claim under your motor policy under section 2 whereby your insurer would take over the conduct of negotiation with third party and settle the claim.

Our qualified assessor has conducted the inspection at the workshop before the actual repairs. The existing accident is a typical rear ended case. As a result most of the parts of rear portion of third party vehicle are affected. Our assessor has physically checked and inspected each and every item listed in the estimate of TP workshop, confirmed the listed parts with its respective price are warranted a replacement. We also attached some inspection photos taken by our assessor for your reference.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: andrew pang [mailto:andrewpanglijian@hotmail.com]

Sent: Wednesday, 6 May 2020 12:29 AM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCJ 813H & SKX 8098J ALONG/AT STAMFORD ROAD ON 15/12/2019

Hi Jia Le,

Thanks for the email.

To clarify, what are the options available to this proposed settlement amount?

(1) Is this open for private settlement or must we proceed with an insurance claim?

(2) Is there bases to dispute this amount?

Seeking your clarification. Thanks

Andrew

From: Jia Le (LKK Auto) <Jiale@lkkauto.com>

Sent: Tuesday, May 5, 2020 6:22 AM

To: ANDREWPAINGLIJIAN@HOTMAIL.COM <ANDREWPAINGLIJIAN@HOTMAIL.COM>

Subject: RE: ACCIDENT INVOLVING SCJ 813H & SKX 8098J ALONG/AT STAMFORD ROAD ON 15/12/2019

Dear Andrew,

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair (w/gst)	\$ 2,702.05
Loss of Rental (\$100 x 5 days)	\$ 500.00
LTA Search Fee	\$ 8.00
TOTAL	\$ 3,210.05

Our surveyor is in the opinion that based on the damages sustained to the claimant's vehicle and the adjusted amount is already fair and reasonable.

If you have further clarifications, please reply within 5 days from the date of this email, otherwise, we will proceed accordingly.

We hope the above matter clarifies.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Tuesday, 4 February 2020 4:48 PM

To: ANDREWPAINGLIJIAN@HOTMAIL.COM

Subject: ACCIDENT INVOLVING SCJ 813H & SKX 8098J ALONG/AT STAMFORD ROAD ON 15/12/2019

Our Ref: CC4/AIG19022527/da3

Attn: PANG LI JIAN ANDREW

Dear Sir/Madam,

ACCIDENT INVOLVING SCJ 813H & SKX 8098J ALONG/AT STAMFORD ROAD ON 15/12/2019

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 SKX 8098J against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is head to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

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.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

Claim Audit

AUDIT TRAIL

No.	On	Audit	Remarks	By
1	23 Dec 2019 21:01	Clm Dtl Modified	Claimant's Name: -> FAHRURAZI BIN ABAS. Claimant's ID: -> S7520148F.	[A] HOW MEI KWAN
2	23 Dec 2019 21:01	Clm Veh Model Changed	(204445) HONDA JAZZ 1.3 CVT (A).	[A] HOW MEI KWAN
3	23 Dec 2019 21:01	Clm Created	Reg No: SKX8098J. Acct Date: 2019/12/15. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Cheng Ho e Motor Pte Ltd (Yishun)	[A] HOW MEI KWAN
4	23 Dec 2019 21:01	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	23 Dec 2019 21:01	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/01/03	[A] HOW MEI KWAN
6	23 Dec 2019 21:01	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	23 Dec 2019 21:01	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	23 Dec 2019 21:02	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	23 Dec 2019 21:02	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
10	04 Feb 2020 12:00	Clm Registration Modified	Acct Time:20:00:00->08:40:00.	[I] AIG OneClaim Integration User
11	04 May 2020 08:19	Adj Rpt Initiated		[A] NUR SHAQILAH BTE ABDOL WAHAB
12	04 May 2020 08:19	Clm Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] NUR SHAQILAH BTE ABDOL WAHAB
13	04 May 2020 08:19	Clm Dtl Modified	JPJ Reg. Date: -> 2015/12/19.	[A] NUR SHAQILAH BTE ABDOL WAHAB
14	04 May 2020 08:19	Clm Details Notified		[A] NUR SHAQILAH BTE ABDOL WAHAB
15	17 Aug 2021 11:24	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/01/03	[I] Lee, Ming-Yao
16	17 Aug 2021 11:24	Adj Mandate Set	Approved:3200.00.	[I] Lee, Ming-Yao

Date From Date To Audit Type

ACTIVITY

[17/01/2020 09:14] Lee Su Li:
OINR *** SENT OUT FIRST NON-REPORTING LETTER

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
2500305	04 May 2020 08:19:53	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKX8098J	SCJ813H	11.00

