



**FDK AUTOMOBILE & LEASING SERVICES PTE LTD**

UEN: 201611065K

39 WOODLANDS CLOSE MEGA @ WOODLANDS

#05-12 S (737856)

Fabian Wong: 9191 6590

Daryl Wong: 9772 9698

Kenneth Wong: 9755 3198

Date: 8 FEBRUARY 2020

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AIG ASIA PACIFIC INSURANCE PTE LTD  
78 SHENTON WAY #07-16  
AIG BUILDING  
SINGAPORE 079120

ATTN: MOTOR CLAIM DEPT

RE: CLAIM NUMBER 2020/0003

INSURED:

INSURED'S VEHICLE: SMG3322K

CLAIMANT: FDK AUTOMOBILE & LEASING SERVICES PTE LTD

DATE OF ACCIDENT: 14/ 01/ 2020 10:40 HRS

**DEMAND LETTER: FOR SETTLEMENT PURPOSES ONLY**

Dear claim officer in charge,

On January 14, 2020 my client was injured when your insured, had failed to stop conform to the traffic road act and violently struck my client's car while it was straight in the right one way. My client's doctor has advised that his medical condition is now stable. Although my hirer is still experiencing pain and suffering after the accident, he is now ready to bring this matter to a conclusion.

**Background**

On January 14, 2020 at approximately 10:40am, my client was driving a Volkswagen Polo and was violently hit against by a vehicle with the car plate number SMG3322K. My client was travelling straight, in the right of way. Out of a sudden, your insured was travelling against the right of way and hit against my client violently resulting the vehicle door to be damaged till an extent that it was unable to open at all. At all times, my client was paying careful attention to the road, traffic lights, and other vehicles in his line of sight. There were no severe weather conditions or other unusual conditions present. My client was wearing his

seatbelt. The severe force of the impact caused my client's chest to hit the steering wheel, and then bounced back with a hit on his back.

### **Injury**

The force of the sudden impact and the severity of the accident caused my client to sustain severe sharp pressure on his back and he was certified with a medical certificate that he was unfit for work, for 1 days.

### **Liability of your Insured**

Your insured is clearly liable for my client's injuries and other losses. The Singapore Accident Statement, and liability check was clear, and confirmed that your insured failed to conform to the traffic rules and regulations by driving against the right of way. Your insured's negligent actions were the direct and proximate cause of the accident, and resulting injuries.

As a result of the serious accident caused by your insured, my client had incurred the following expenses and losses:

### **Damages**

<b>Damages</b>		
	<b>Special Damages:</b>	
1)	COST OF REPAIR	\$3000.00
2)	LOSS OF VEHICLE RENTAL (\$250.00 X	\$2400.00
3)	LTA SEARCH FEE	\$7.45
<b>TOTAL:</b>		<b>\$5407.45</b>

FDK Automobile & Leasing Services Pte Ltd hereby demand **\$5407.45** to account for my client's injuries and other losses that were directly and proximately caused by the negligence of your insured. I expect to receive a reply to this demand letter no later than 21 days from the date of the letter issued.

Thank you for your time in considering my claim. Please do not hesitate to contact me should you need any additional information or with any questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read 'Fabian Wong', written over a set of horizontal lines.

Fabian Wong  
Managing Director



Auto  
Consultants  
Pte Ltd

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

**Our Ref: CC4/AIG20001712/Qea3**

24 MAR 2020

**TAN SONG TENG**  
7 LORONG 21GEYLANG  
SINGAPORE 388455

Dear Sir/Madam,

**ACCIDENT INVOLVING SMG 3322K AND SLF 5864S ON 14/01/2020**

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.

Based on the accident report and accident scenario, liability is down against us. 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.

Yours faithfully,

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [Ashersng@lkkauto.com](mailto:Ashersng@lkkauto.com)

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

I/We, WONG CHOR CHAN ("Client"), do hereby appoint FDK Automobile & Leasing Services Pte Ltd, currently of 39 Woodlands Close, Mega @ Woodlands Singapore 737856 ("Workshop") to act for the Client in the following matter(s) and all other matters incidental generally as the workshop appointed for by the client.

**ACCIDENT INVOLVING VEHICLE NOS.** SLF5864S / SMH3322K **ALONG**  
Blk 46 Sims Place **ON** 14/01/2020 **AT** 1040 **HRS**

It is hereby declared and agreed that:

1. I/We, the owner of the motor vehicle No. hereby appoint you to act for me/us to recover damages sustained in the above accident from the third party driver and/or his insurers.
2. In this respect, I/we have authorised my/our motor repairers, namely, FDK Automobile & Leasing Services Pte Ltd to appoint you on my/our behalf and to give you 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 repairers deem fit.
3. I/We undertake to pay you such reasonable professional costs and disbursements for acting for me/us. In this respect, my/our motor repairers are also authorized to agree with you on my/our behalf on the amount of your professional costs and disbursements for acting for me/us and to instruct you to deduct your charges from the settlement monies and make out your cheque for the balance directly to my/our motor repairers.
4. You may proceed to act on the instructions of my/our motor repairers, as if the instructions are given by me/us and I/we agree and undertake to ratify all instructions

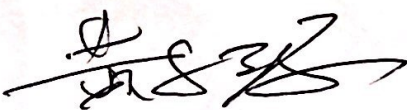


given to you by my/our motor repairers and I/we further agree and undertake to be bound by all acts performed or carried out by you pursuant to such instructions.

5. In the event that legal proceedings are commenced in my/our name, I shall render all co- operation to attend at your office in person and/or attend Court, whenever so requested by you and/or my/our motor repairers. I/We understand that should I/we fail or neglect to render all co- operation to you as a result of which legal costs is ordered against me/us by the Court, I/we shall be personally liable to bear the said costs failing which I/we may open myself/ourselves to execution proceedings by the other party. I/We also understand and agree that if for any reason, my/our claim is unsuccessful and/or the Court dismisses my/our suit against the third party, I/we shall be personally liable to bear legal costs of the third party as well as your professional costs and disbursements for acting for me/us.
6. Please accept my/our instructions to direct all correspondence including supporting documents of my/our claim and Court documents to my/our repairers so as to facilitate their giving instructions to you 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 repairers.

Dated 14/01/2020 day of Year 20 20

I acknowledge the above and confirm that this is a genuine claim and am aware of the consequences of making a fraudulent claim.

X 

Name: Wong Chor Chen

NRIC No.:

Contact: 640510-05-5075

Date: 8433/555

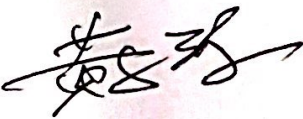
14-1-2020

To: FDK Automobile & Leasing Services Pte Ltd  
39 Woodlands Close, Mega @ Woodlands  
#05-12 Singapore 737856

RE: ACCIDENT INVOLVING VEHICLE NOS.  
SLF5864S / SM63322K ALONG BK 46 Sims Place ON  
14/01/2020

I, WONG CHOR CHAN (NRIC No. 640510-05-5075) hereby  
authorize FDK Automobile & Leasing Services Pte Ltd to receive the settlement monies to  
be paid by AIG ASIA PACIFIC INSURANCE PTE LTD (the insurers for motorcar No.  
SM63322K) in respect of my claim for property damage to my motor-vehicle No.  
SLF5864S.

Yours faithfully,

X 

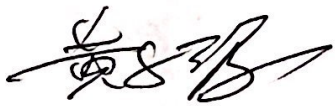


To: FDK Automobile & Leasing Services Pte Ltd  
39 Woodlands Close, Mega @ Woodlands  
#05-12 Singapore 737856

RE:	ACCIDENT	INVOLVING	VEHICLE	NOS.
SLF5864S /	SMG3322K	ALONG	Blk 46 Sm place carpark	ON
<u>14/01/2020 @ 1040hrs</u>				

I/We, WONG CHOR CHAN (NRIC No. 640510-05-5075),  
hereby authorize FDK Automobile & Leasing Services Pte Ltd to make payment to my/our  
motor repairers, for the repair costs and/or loss of use and/or loss of rental and/or survey  
report fees in relation to my/our motor vehicle No. SLF5864S in settlement of  
my/our property damage claim against the motor vehicles No. SMG3322K

Yours faithfully,

X 



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

"We/I, **FDK AUTOMOBILE & LEASING SERVICES 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\$3,000.00** (Repair Cost), **S\$300.00** (Loss of Use/Rental), **S\$7.45** (Disbursement) for vehicle no. **SLF 5864S** that was damaged pursuant to the accident which occurred on **14/01/2020** (date) along **BLK 46 SIMS PLACE (CARPARK LOT 95)** (location) involving vehicle no/s **SMG 3322K**.

This is pursuant to the inspection conducted on **30/01/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **WONG CHOR CHAN** ("the third party claimant") of vehicle no. **SLF 5864S** 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 **SLF 5864S** (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 29 (day) of 09 (month) 2020 (year)



OSP

Signed by appointed surveyor



Signed by "the workshop" (with chop)



## FDK AUTOMOBILE & LEASING SERVICES PTE LTD

39 Woodlands Close, Mega@Woodlands #05-12 Singapore 737856

Contact No: 9191 6590

Office: 69526590

Email : fdkleasing@gmail.com

UEN No. : 201611065K

INVOICE NO: A20-260

DATE: 21/3/2020

CAR PLATE NO: SLF5864S

TELEPHONE: 84331555

TO: SLF5864S  
REFER TO QUOTATION : 2020/0001

Technician In Charge:

Daryl Wong:

Huang Zhuchong:

Darren Goh:

Lee Tian Hung:

**PAYMENT TERM:**

CASH/ CHEQUE

ITEM: DESCRIPTION:	QUANTITY:	UNIT PRICE:	TOTAL:
1 LUM SUM REPAIR DOOR REPAIR , PANEL REPAIR, WIRING , RIM REPAIR, 2UNIT DOOR SPRAYPAINTING			\$3,000.00

All Item's Including Labour

Total Amount Due \$3,000.00

ISSUED BY:



AGREED &

ACCEPTED BY:

Payment By Cash ,Nets Or cheque payable to FDK Automobile & Leasing Services Pte Ltd Account: UOB 3583114724

Goods Sold Are Non Refundable & Non Returnable



**FDK AUTOMOBILE & LEASING SERVICES PTE LTD**  
39 WOODLANDS CLOSE MEGA@WOODLAND #05-12 SINGAPORE 737856  
Contact No. : 9191 6590 Email : fdkleasing@gmail.com  
UEN No. : 201611065K

*Amendment*

**INVOICE**

No. : L20-052

Insurance Claim

Date : 06/03/2020

**Hirer's Details :**

Name : WONG CHOR CHAN (REPLACEMENT CAR FOR SLF5864S)  
Date Of Birth : 10/05/1964  
ID No. /  
Passport No. : 640510-05-5075  
Contact No. : 84331555  
Address : BLOCK 270, YISHUN STREET 22, #10-48, SINGAPORE 760270

**Vehicle Details :**

Car Plate No. : SJS5785S  
Model : HYUNDAI AVANTE 1.6A  
Type : PASSENGER (CO) COMPANY CAR (SINGLE RATE)

**Rental Details :**

Rent Period : 14/01/2020 to 15/2/2020  
No. Of Days:  
Rental Per Day : 30DAYS \$80 X 30 DAYS = SGD\$2400

**Total : \$2,400.00**

Sgd :

TWO THOUSAND AND FOUR HUNDRED ONLY

**FDK AUTOMOBILE & LEASING  
SERVICES PTE LTD**



**AUTHORISED SIGNATURE**



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Jan 2020 / 22:37:53

Receipt Date/Time : 21 Jan 2020 / 22:37:47

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200121-004120

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 - SMG3322K				
As at 14 Jan 2020/10:40:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMG3322K			
	Enquiry Fee	7.00	0.49	7.49
	20200121223630823159			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	Paid By			
	xxxxxxxxxxxx0537		Credit Card: Visa /MasterCard	7.45
	<b>Total</b>			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			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.



## Print Received Message

This mail is associated with :

**\*SLF5864S (6252436725SG)**  
**[SMG3322K]**

TP

WONG CHOR CHAN

Jan 14 2020 10:00AM

[Tan Song Teng]

Fdk Automobile & Leasing Services Pte Ltd

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 19/06/2020 14:24 PM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (S\$3487.45) - SLF5864S - Claim Handler: Lee, Ming-Yao

Approved:3487.45:Can try offering LOR from 4-5 days