

To: **AIG Asia Pacific Insurance Pte. Ltd.**  
78 Shenton Way  
#07-16  
Singapore 079120

Attn: **Motor Claims Department**

Date: 26<sup>th</sup> February 2020

Dear Sir/Madam,

Claimant: **Leow Joon Ngee**  
338 Ubi Avenue 1  
#05-857 Singapore 400338

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 09/02/2020 at along Paya Lebar Road towards Eunos Avenue 5 involving our client's vehicle registration number SKQ 7188 B and vehicle registration number SKB 8523 P driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your 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:

1) Vehicle Repair Costs	\$960.00
2) Loss of Rental (SGD\$120.00 x 5Days)	\$600.00

**Total :** **\$1,560.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement

Please send us an acknowledgement of receipt within 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.

Yours faithfully,

***Elin Cai***

**Zoom Autowerks Pte Ltd**

130 Bedok Reservoir Road  
#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



## ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

✉ zoomautowerks@gmail.com

### LETTER OF AUTHORIZATION

Accident on 09/02/2020 19.20 along PAYA LEBAR RD TOWNS EUNOS AVE 5  
Involving vehicles SKQ 7188 B, SKB 8523 P

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SKQ 7188 B at my request, I/We, LEOW JOON NIGEE ("the claimant") of BLK 338 UOI AVENUE 1 # 05-857 S) 460338 (address) bearing NRIC No S XXXX 390 D the owner of motor vehicle no SKQ 7188 B, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 09 day of 02 (month) 20 20 (year)

Signed by "the claimant"

Name: LEOW JOON NIGEE

NRIC No: S XXXX 390 D



Signed by Zoom Autowerks Pte Ltd

Name: Rehman Tunge

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

"We/I, **ZOOM AUTOWERKS 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\$480.00** (Repair Cost), **S\$300.00** (Loss of Use/Rental), **S\$ -** (Disbursement) for vehicle no. **SKQ 7188B** that was damaged pursuant to the accident which occurred on **09/02/2020** (date) along **PAYA LEBAR RD TWDS EUNOS AVE 5** (location) involving vehicle no/s **SKB 8523P**. This is pursuant to the inspection conducted on **13/02/2020** (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner **LEOW JOON NGEE** ("the third party claimant") of vehicle no. **SKQ 7188B** 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 **SKQ 7188B** (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 13 (day) of 09 (month) 20 21 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunus Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

**INVOICE**

To: **AIG Asia Pacific Insurance Pte. Ltd.**  
78 Shenton Way  
#07-16  
Singapore 079120

Invoice No. : ZI0000673  
Date : 14/9/2021  
VRN : SKQ 7188 B  
Make & Model : Opel Insignia  
DOA : 9/2/2020  
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions & Loss of Rental			780.00

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**TOTAL :**

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**\$780.00**

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All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD**"

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G



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(by Zoom Autowerks Pte Ltd)




18 Ubi Road 4 #02-11 UBI CAR MALL Singapore 408616

CONTACT 1 : 8156 0808 - ALVIN  
CONTACT2 : 8481 8108 - TERRY  
EMAIL : PRESTIGEKAARZLEASING@GMAIL.COM

INVOICE : PINV20021804  
DATE : 18/02/2020

Hirer's Name LEOW JOON NGEE  
Hirer's Address 338 Ubi Ave 1, #05-857 S(400338)  
NRIC/Passport No. S171390D  
Driving License No.  
Local Contact 90027518



A top-down line drawing of a car seat. It shows a rectangular seat with a harness system consisting of two shoulder straps and a crotch strap. The seat is oriented vertically in the diagram.

Model	Mazda3
Licence Plate	SW4987L
Colour	Silver

\* Rates do not include Petrol.


E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
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E	$\frac{1}{8}$	$\frac{1}{4}$	$\frac{3}{8}$	$\frac{1}{2}$	$\frac{5}{8}$	$\frac{3}{4}$	$\frac{7}{8}$	F
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\* Every 1/8 of petrol used is chargeable @ \$20 nett.

Remarks :      D = Dent      S = Scratches      C = Chips      R = Rust      M = Missing

Start Date	12/02/2020	Start Time
Return Date	17/02/2020	Return Time

	RATES	QTY	TOTAL
Rental Amount	\$120	5	\$600
Additional Driver			
Malaysia Usage	*Destination :( )		
<b>Total Cost Of Rental</b>			
			
	<b>Hirer's Signature</b>		

PRESTIGE KART LEASING PRIVATE LIMITED

**Re: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020 \*\*\* LKK REF : CC4/AIG20002550/Ura3**

Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Wed 9/15/2021 10:16 AM

To: meq79azmi@hotmail.com <meq79azmi@hotmail.com>

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

Dear Sir

Please be informed that the case would be resolved at equal liability. Therefore, we will proceed to negotiate for an amicable settlement with third party claimant.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Jaslin Kok (LKK Auto)

**Sent:** Friday, December 4, 2020 10:49 AM

**To:** meq79azmi@hotmail.com <meq79azmi@hotmail.com>

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

**Subject:** RE: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020 \*\*\* LKK REF : CC4/AIG20002550/Ura3

Dear Sir,

We have highlighted your concern to AIG claim officer. However, we are still pending instructions from their end.

We shall revert to you once we gotten any instructions from AIG.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Azmi Mohamed Hamzah [<mailto:meq79azmi@hotmail.com>]

**Sent:** Thursday, 12 November 2020 1:28 AM

**To:** Jia Le (LKK Auto)

**Subject:** Re: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020

Hi Jia Le,

In regards to this incident, I would like to refer to this statement ( third party vehicle was moving along left lane which is the only left turning lane towards slip road and has right of way at the turning point). Base on the footage, my car too was on the same lane as his after I overtook him. So at that point of time, my car too have the right of way at turning point towards the slip road. Difference is my car was in front of him at that point of time and my car left signal was still on. But for unknown reason, third party decided to speed up and squeeze through ( ill intention was already present at that moment) from behind my left (which was a blindspot) despite me slowing down due to a taxi in front of my vehicle. Both of our cars were changing lane at that moment and at this juncture, my vehicle was all along in front of his. At that point of time, my vehicle was already at the slip road. So I do not understand why my claims had been rejected while third party manage to claim from me.

As such, I would like to let you know that I would not agree on a settlement which is advantage to third party as I strongly believe that it's not totally my fault. Fact is, third party was the one who could avoid the accident if only he did not tried to squeeze his way in as he got a better view than me. And his vehicle was the one that grazed against my vehicle from behind and not the other way round. So I would not agree if third party propose a 100% settlement against me as it's partly his fault as he tried to squeeze thru the slip road from behind. On second thoughts, I think I should make a 100% claim against him since he's the one who collided against my vehicle, not the other way round. Hope you understand where I'm coming from, I'm not trying to be difficult but video footage shows it all, even Cycle & Carriage mentioned its a 50-50 claim as both vehicle were changing into the same lane when it happened. Hope your end can review this part. Kindly update me of the outcome. Thanks.

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Tuesday, November 10, 2020 2:50 PM  
**To:** [meq79azmi@hotmail.com](mailto:meq79azmi@hotmail.com) <[meq79azmi@hotmail.com](mailto:meq79azmi@hotmail.com)>  
**Subject:** RE: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020

Dear Sir,

We have proposed 50% settlement to third party. However, they did not accept.

Also, we have checked with your workshop Cycle & Carriage and they mentioned that your claim had been rejected by third party insurer.

Based on the video footage, third party vehicle was moving along left lane which is the only left turning lane towards slip road and has right of way at the turning point. Therefore, would proceed to negotiation with third party for amicable settlement at best term.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Jia Le (LKK Auto)  
**Sent:** Monday, 12 October 2020 3:43 PM

To: [meg79azmi@hotmail.com](mailto:meg79azmi@hotmail.com)

Subject: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020

Our Ref: CC4/AIG20002550/Uda3

**AZMI BIN MOHAMED HAMZAH**

455B ANG MO KIO STREET 44

#02-15

SINGAPORE 562455

Dear Sir/Madam,

**ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020**

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.

We have received a claim from SKQ 7188B against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. 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.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **21/10/2020**, 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.

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.

***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](mailto: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	13 Feb 2020 16:13	<b>Clm Dtl Modified</b>	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	13 Feb 2020 16:13	<b>Clm Veh Model Changed</b>	(204808) HONDA VEZEL 1.5 (A).	[A] HOW MEI KWAN
3	13 Feb 2020 16:13	<b>Clm Created</b>	Reg No: SKQ7188B. Acct Date: 2020/02/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	13 Feb 2020 16:13	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Feb 2020 16:13	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/02/24	[A] HOW MEI KWAN
6	13 Feb 2020 16:13	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Feb 2020 16:13	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	13 Feb 2020 16:13	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
9	17 Feb 2020 14:26	<b>Clm Veh Model Changed</b>	(204808) -> (202471) OPEL INSIGNIA 2.0 AT (A).	[A] HOW MEI KWAN
10	16 Mar 2020 09:46	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHAN JIA LE
11	16 Mar 2020 09:47	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHAN JIA LE
12	20 Oct 2020 13:04	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
13	20 Oct 2020 14:44	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
14	20 Oct 2020 14:45	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
15	24 Nov 2020 08:37	<b>Label Added</b>	(19):Fastlane.	[A] CHAN JIA LE
16	27 Nov 2020 15:36	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
17	27 Nov 2020 15:36	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
18	01 Dec 2020 14:10	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
19	01 Dec 2020 14:12	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
20	15 Dec 2020 16:45	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
21	15 Dec 2020 16:46	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
22	30 Mar 2021 12:05	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
23	27 Jul 2021 23:57	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
24	27 Jul 2021 23:57	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
25	27 Jul 2021 23:57	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2010/12/23.	[A] JOANNE LEE KHANG MIN
26	27 Jul 2021 23:57	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN

AUDIT TRAIL				
No.	On	Audit	Remarks	By
27	05 Aug 2021 19:31	Adj Mandate Request	Cur.Req:780.00:Lia:50%*Quantum:(a)COR:\$960+(b)LOR(5days x \$120):\$600=Total(50%):\$780.00 *Vehicle Model: OPEL INSIGNIA*Recommended 3 repair days +1 Sun + 1PRS = 5 Days	[A] Jaslin Kok Chin Yi
28	07 Sep 2021 15:23	Video Downloaded	Downloaded Video - Accident	[I] Lee, Ming-Yao
29	07 Sep 2021 15:24	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/02/24	[I] Lee, Ming-Yao
30	07 Sep 2021 15:25	Adj Mandate Set	Approved:780.00.	[I] Lee, Ming-Yao

Date From

Date To

Audit Type

None

Go

ACTIVITY
No record

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
2439223	14 Feb 2020 17:21:57	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKQ7188B	SKB8523P	11.77
2712244	27 Jul 2021 23:57:57	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKQ7188B	SKB8523P	11.00