

Your Ref : SMN4202E
Our Ref : 190693/11

HO SHU MIN

Correspondence Address : (claims@kkinhin.com.sg)
c/o M/s K. Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Date : 24 AUG 2020

AIG Asia Pacific Insurance Pte. Ltd
78 Shenton Way #08-16
AIG Building
Singapore 079120
Motor Claims Dept

Dear Sir/Mdm

**ACCIDENT INVOLVING SJZ1787B AND SMN4202E ALONG MALAYSIA JB CHECKPOINT
ON 17 NOVEMBER 2019**

I am the owner of the m/vehicle SJZ1787B which was involved in the above accident.

My vehicle sustained damages as a result of the said accident and I am now claiming against you for the followings:-

1. Costs of repairs	..	..	..	..	\$ 2,641.13
2. Loss of Rental of vehicle at \$	(PT CAR RENTAL)	..	..	..	\$ 660.00
per day for 3 day(s)	..	..	..	..	\$ 2.00
3. Police documents/Search fees	..	..	..	..	\$
4. Surveyor report fee	..	..	..	..	\$
Total:					\$ 3,303.13
					=====

Please advise whether you are prepared to settle my claim as outlined above. As I have yet to settle my repair bill with my repairers, I hereby authorise my repairers and/or their representatives to negotiate/compromise settlement of above claim on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



enc1.

Letter of Authorization

To Whom It May Concern

Accident on 17.11.19 involving SJZ1787B / SMN4202E


Along Malaysia JB Checkpoint

I/We Ho Shu Min NRIC NO. S8360434D of
Blk 359B Admiralty Drive #02-14 Singapore 752359

owner of Motor Vehicle Registration No. SJZ 1787B insured by
AXA Insurance Pte Ltd under Policy No. GA439165

do hereby authorize M/s K. Kim Hin Auto Pte Ltd as my/our
representative with full authority to write, negotiate and settle claim for damages on my/our
behalf against the owner and /or driver of Motor Vehicle Regn No. SMN4202E
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,
M/s K. Kim Hin Auto Pte Ltd and the said
payment be forwarded to them to be construed as full and final discharge of my/our claim.



Owner's Signature & Company Stamp

17/11/2019

Date

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

“We/I, **K.KIM HIN AUTO 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\$3,100.00** (Global Sum) for vehicle no. **SJZ 1787B** that was damaged pursuant to the accident which occurred on **17/11/2019** (date) along **MALAYSIA JB CHECKPOINT** involving vehicle no/s **SMN 4202E**. This is pursuant to the inspection conducted on **02/03/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **HO SHU MIN** (“the third party claimant”) of vehicle no. **SJZ 1787B** 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 **SJZ 1787B** (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 14 (day) of Dec (month) 2020 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



CO. REG. NO: 199402370D
GST NO: M2-0123250-3

AUTO PTE LTD

金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-20,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkinhin.com.sg

No. : 24674

Vehicle Insured : SMN 4202 E
Accident Date : 17-Nov-2019

Date : 05-Mar-2020

Our Ref : 190693 (AIG ASIA) / MARGARET

PAGE : 1

HO SHU MIN (MR)
Singapore

COST OF REPAIR FOR TOYOTA HARRIER 2.0 PREMIUM (2015) SJZ1787B

1 pc n/s rear rim	2,157.80	

	2,157.80	
Less 25% :	-539.45	
	-----	1,618.35

To remove, cut out damaged parts, panel beating, welding, align, refix and to renew affected parts.	250.00
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To putty and respray on affected portions.	600.00
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	2,468.35	
Add 7% GST :	172.78	

Total :	S\$ 2,641.13	=====
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Singapore Dollars Two Thousand Six Hundred and
Forty One and Cents Thirteen Only

金興(龔)汽車私人有限公司

K. KIM HIN AUTO PTE LTD

PT CAR RENTAL PTE LTD

160 Sin Ming Drive #02-18 Sin Ming AutoCity Singapore 575722
Tel: 6452 7018 Fax: 6454 9575

Co. Reg. No.: 201500918M

RENTAL AGREEMENT

No: PT 50637

Vehicle No.	Make / Model
SKS 2277 A	Toyota Previa

Date: _____

HIRER'S PARTICULARS	
Name	: HO SHU MIN (MR)
Address	: B1K359B Admiralty Drive #02-14 Singapore 752359
Telephone (Home)	:
(Office)	:
H/Phone	: 82000637
NRIC or Passport No	: 88360434D
Nationality	:
Date of Birth	: Age :
Driving Licence No	: Expires :
Type	: Local / Int'l Issued :
Driving Experience	:

DRIVER'S PARTICULARS (If different from Hirer)	
Name	: AS ABOVE
Address	:
Telephone (Home)	:
(Office)	:
H/Phone	:
NRIC or Passport No	:
Nationality	:
Date of Birth	: Age :
Driving Licence No	: Expires :
Type	: Local / Int'l Issued :
Driving Experience	:

CHARGES		
	\$	cts
3 Day(s) @ S\$ 220	660	00
Week(s) @ S\$		
Month(s) @ S\$		
Insurance		
Additional Rental Payable		
Surcharge of Fuel		
Total	660	00
Less Deposit (Cash / Cheque No.)		
Balance Payable / Refundable		
Refund Received (Cash / Cheque No.)		

Note: 1) Hirer is liable for all parking fines and traffic violations.

- 2) Excess - In the event of any accident, the Hirer is liable to pay first (S\$ 2000.00) plus loss of earnings before the damaged vehicle is being repaired.
- 3) Young (≤ 27yr) Inexperienced (≤ 2yr) or Aged driver (≥ 76yr), additional excess of (S\$ 2000.00) will apply.
- 4) Windscreen excess \$100 before GST will apply if hit by stone, otherwise full price will apply.

I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the Hire Agreement printed overleaf.

Stamp & Signature of Hirer

Signature of Driver
(If different from Hirer)

Date

Date

Date Out	2.3.20 (Mon)	Date In	5.3.2020
Time Out	9:45 AM	Time In	2:30 PM
Mileage at Delivery / Pick-up		Mileage on Returning	
Fuel Level at Delivery / Pick-up	E 1/4 1/2 3/4 F	Fuel on Returning	E 1/4 1/2 3/4 F
Surcharge of Fuel will be at S\$	per 1/4 tank		

Remarks: **Kindly note the following:**
Driving to Malaysia is strictly not allowed.

SJZ 1787 B
(TP claim)

**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

TAX INVOICE

Our Ref No: GR-19-190756

Date of Request: 19/11/2019

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date 19/11/2019
Enquiry By Sandra Khong Yee Teng
TP Vehicle No. SMN4202E
Accident Date 17/11/2019

DESCRIPTION	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:

Date:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque

**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

5JZ1787B

Third Party Insurer Enquiry

Our Ref No: GR-19-190756

Date of Request: 19/11/2019

Your Ref No:

Online Purchase

K Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date 19/11/2019
Enquiry By Sandra Khong Yee Teng
TP Vehicle No. SMN4202E
Accident Date 17/11/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SMN4202E	AIG Asia Pacific Insurance Pte. Ltd.	06/08/2019-05/08/2021	65-6419-3000
SMN4202E	AIG Asia Pacific Insurance Pte. Ltd.	07/08/2019-06/08/2021	65-6419-3000
SMN4202E	AIG Asia Pacific Insurance Pte. Ltd.	06/08/2019-05/08/2021	65-6419-3000
SMN4202E	AIG Asia Pacific Insurance Pte. Ltd.	07/08/2019-06/08/2021	65-6419-3000

Thank You.

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Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG20003521/Kds3

01 APRIL 2020

ONG YI QIANG DERICK
32 JALAN SAMARINDA
SINGAPORE 537472

Dear Sir/Madam,

ACCIDENT INVOLVING SMN 4202E & SJZ 1787B ALONG/AT JOHOR BAHRU ON 17/11/2019

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 SJZ 1787B 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. 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,

CHAN JIA LE
Case Handler
DID: 6749 5792
FAX: 6741 4108
Email: JiaLe@lkkauto.com

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	03 Mar 2020 17:42	Clm Dtl Modified	Claimant's Name: -> HO SHU MIN. Claimant's ID: -> S8360434D.	[A] Lee Su Li
2	03 Mar 2020 17:42	Clm Veh Model Changed	(204601) TOYOTA HARRIER 2.0 2.0 PREMIUM AT AIRBAG 2WD (A).	[A] Lee Su Li
3	03 Mar 2020 17:42	Clm Created	Reg No: SJZ1787B. Acct Date: 2019/11/17. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: K.kim Hin Auto Pte Ltd (Autocity)	[A] Lee Su Li
4	03 Mar 2020 17:42	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	03 Mar 2020 17:42	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/03/12	[A] Lee Su Li
6	03 Mar 2020 17:42	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	03 Mar 2020 17:42	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	03 Mar 2020 17:43	Label Added	(19):Fastlane.	[A] Lee Su Li
9	03 Mar 2020 17:43	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] Lee Su Li
10	30 Nov 2020 18:02	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2020/03/12	[A] Jaslin Kok Chin Yi
11	30 Nov 2020 18:05	Adj Mandate Request	Cur Req:3183.13:Liability:100%(OI CHANGE LANE) *Quantum: (a)CORw/GST: \$2,641.13+ (b)LOR(3days x \$180.00): \$540.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$3,183.13 *Vehicle Model: Toyota HARRIER 2.0 PREMIUM AT AIRBAG 2WD	[A] Jaslin Kok Chin Yi
12	07 Dec 2020 09:13	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/03/12	[I] Loh, Chee-Heng
13	07 Dec 2020 09:13	Adj Mandate Set	Approved:3183.13.	[I] Loh, Chee-Heng

Date From   
 Date To   
 Audit Type 

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
2458134	04 Mar 2020 10:41:33	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJZ1787B	SMN4202E	11.77
2649825	30 Nov 2020 18:02:55	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJZ1787B	SMN4202E	11.00

