

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

Attn: **Motor Claims Department**

Date: 1st June 2020

Dear Sir/Madam,

Claimant: **Ng Boon Kiat**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 21/03/2020 at along CTE(SLE) before Jalan Bahagia Exit involving our client's vehicle registration number SKL 8487 H and vehicle registration number SMN 4065 J 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	\$5,000.00
2) Loss of Rental (SGD\$120.00 x 6Days)	\$720.00
3) LTA Search Fee	\$7.45
4) Purchase of GIA Report	\$29.00

Total : **\$5,756.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- LTA Search Fee Receipt
- Purchase of GIA Report Receipts

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

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Tuesday, 7 April 2020 12:13 PM
To: joeyeo1961@gmail.com
Subject: ACCIDENT INVOLVING SMN 4065J & SKL 8487H ALONG/AT CTE TOWARDS ANG MO KIO ON 21/03/2020

Our Ref: CC4/AIG20004385/Uda3

TEO SIN KIAT
BLK 83 WHAMPOA DRIVE
#08-288
SINGAPORE 320083

Dear Sir/Madam,

ACCIDENT INVOLVING SMN 4065J & SKL 8487H ALONG/AT CTE TOWARDS ANG MO KIO ON 21/03/2020

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 SKL 8487H 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 email us if you have further queries.

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)



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 21/03/2020 @ 13:30 along CTE(SLE) before Jalan Bahagia Exit
Involving vehicles SKL8487H and SMN4065J

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SKL8487H at my request, I/We, Ng Boon Kiat ("the claimant") of _____ (address) bearing NRIC No SXXXX731C the owner of motor vehicle no SKL8487H, 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 21 day of 03 (month) 20 20 (year)

Signed by "the claimant"

Name: Ng Boon Kiat

NRIC No: SXXXX731C



Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai

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\$5,600.00** (Global Sum) for vehicle no. **SKL 8487H** that was damaged pursuant to the accident which occurred on **21/03/2020** (date) along **CTE (SLE), BEFORE JALAN BAHAGIA EXIT** involving vehicle no/s **SMN 4065J**.

This is pursuant to the inspection conducted on **23/03/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **NG BOON KIAT** ("the third party claimant") of vehicle no. **SKL 8487H** 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 **SKL 8487H** (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 27 (day) of 07 (month) 2020 (year)



Signed by appointed surveyor


Signed by **ZOOM AUTOWERKS** (with chop)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos 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. : ZI0000450
Date : 27/7/2020
VRN : SKL 8487 H
Make & Model : Volvo S60
DOA : 21/3/2020
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions - Including loss of Rental / GIA and search fee			5,600.00

TOTAL :	\$5,600.00
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I agree to the price as listed above and confirm that goods are received in good condition.



(Customer's Signature)

(by Zoom Autowerks Pte Ltd)



WIN WIN RENT-A-CAR PTE LTD

Invoice

SOH SAW KENG

Invoice No : WPLIN0004291

Invoice Date : 18/4/2020

Due Date : 18/4/2020

VHA No : 4888

Referral ID : Z013

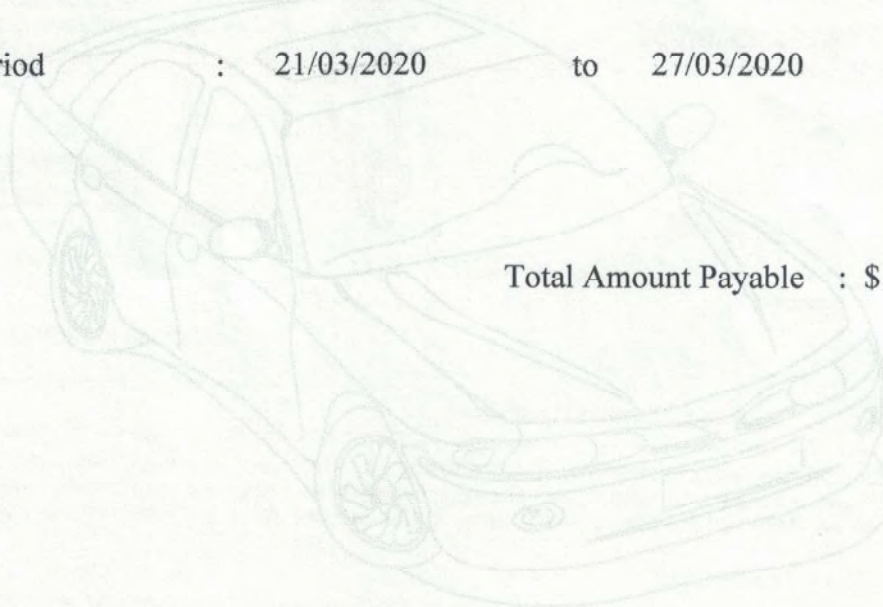
Description :	Amount
Rental for 6 Day/s @ \$120 per Day	\$ 720.00

Vehicle No : SLC4693R

Vehicle Description : Mazda 3 1.5 A

Rental Period : 21/03/2020 to 27/03/2020

Total Amount Payable : \$ 720.00



WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

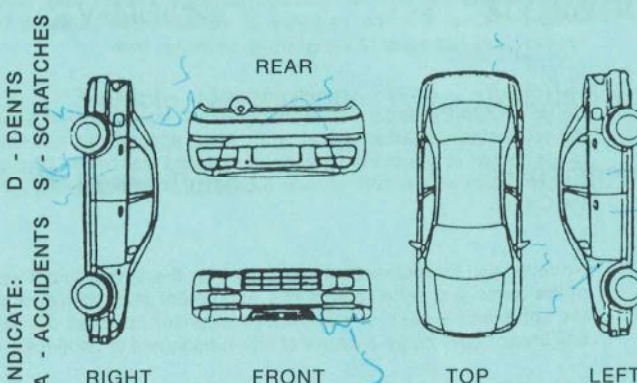

VHA No: 4888

Invoice No: WPLIN 4291

Hirer's Vehicle No:

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

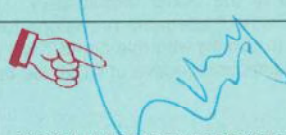
HIRER'S PARTICULARS		Vehicle No: SLCH693R Replace Veh No:	
Name: (as in I/C)	SOH SAW KENG	Mileage Out: 64746	Mileage Out:
NRIC / FIN No:	S7271705H	Make & Model: MAZDA 3	Auto / Manual
Address (Res):	BLK 418 ANG MO KIO AVE 10 #11-1045 S (560418)	Out : Date: 21/3/2020	Time: 16:00
Name & Address of Employer:		HIRE / PERIOD EXPIRY	Time:
Occupation: Driving Exp:		NON-WAIVER EXCESS=\$ 2000/-	
Singapore Driving Licence No:		CHARGES	
Issue Date: 24/4/2004	Date of Birth: 28/5/1972	Daily 6 @\$ 120 per day	\$ 720 -
Tel: (O) (R) HP :		Weekly @\$ per week	
ADDITIONAL DRIVER'S PARTICULARS		Monthly @\$ per month	
Name: (as in I/C)		Hours @\$ per hour	
NRIC / FIN No:		Extension @\$	
Address (Res):		Delivery/Collection Service	
Occupation: Driving Exp:		SUB-TOTAL \$	
Singapore Driving Licence No:		PETROL LEVEL	
Issue Date: Date of Birth:		Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
Tel: (O) (R) H/P:		In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
VEHICLE CHECK LIST		Fuel	
INDICATE: D - DENTS S - SCRATCHES A - ACCIDENTS		Traffic / Parking Fines	
		TOTAL CHARGES \$	
MISSING / FAULTY ACCESSORIES / PARTS		Hirer's Signature 	
REMARKS :		Additional Driver's Signature	

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

- VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT. THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN " SIGNATURE OF HIRER / DRIVER " FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
27/03	12:15				

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 22 Mar 2020 / 13:39:50

Receipt Date/Time : 22 Mar 2020 / 13:39:50

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200322-000574

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SMN4065J

As at 21 Mar 2020/13:30:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SMN4065J

Enquiry Fee

20200322133847253066

7.00 0.49 7.49

Sub-Total 7.00 0.49 7.49**Total Before Rounding** 7.00 0.49 7.49**Rounding Difference** 0.04**Total Amount Payable** 7.45

Paid By

526471XXXXXX0962 eNETS Credit Card 7.45

Total 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.

TAX INVOICE

Our Ref No: GR-20-050987
Date of Request: 27/03/2020

Your Ref No: WALK IN ELIN

ZOOM AUTOWERKS PTE LTD
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339
SINGAPORE 470130

Dear Sir/Madam,

Date of Accident: 21/03/2020
Vehicle No: SKL8487H
Place of Accident: CTE (SLE) , BEFORE JALAN BAHAGIA EXIT
Involving Vehicle No: SMN4065J

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SMN4065J	CTE (SLE) , BEFORE JALAN BAHAGIA EXIT	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

TAX INVOICE

Our Ref No: GR-20-050986
Date of Request: 27/03/2020

Your Ref No: WALK IN ELIN

ZOOM AUTOWERKS PTE LTD
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339
SINGAPORE 470130

Dear Sir/Madam,

Your Vehicle No: SKL8487H
Date of Accident: 21/03/2020
Place of Accident: CTE
Involving Vehicle No: SBT3666E, SMN4065J

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque