

# Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

E-Mail: [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)

Co Registration No: 201202259N

Ref: EMT1654/20/lt/FBE5248U

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

24 June 2020

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #07-16

AIG Building

Singapore 079120

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sir

Re: **ACCIDENT INVOLVING SMA1001G AND FBE5248U ON 20 MAY 2020**

We are instructed by our client Ganesan S/O Balakrishnan to claim damages against your insured SMA1001G in connection with a road traffic accident on 20 May 2020 at about 20.45hrs along Edgedale Plains with our client's motorcycle registration number FBE5248U

As a result of the accident, our client's motor bike was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Final repair cost as per Surveyor's recommendation	S\$ 800.00
2.	Loss of Use (05 days X S\$20.00/day) PRI & Repair days	S\$ 100.00
Total to Claim		<hr/> S\$ 900.00

Attached final bill for your early process of our claim

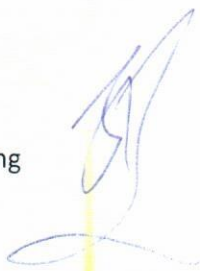
Kindly revert soonest

Thank you

Yours faithfully

Erofia Motor Trading Pte Ltd

Teo Hwa Heng



# Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

Co Registration No: 201202259N

## AUTHORISATION TO ACT

I/We, ganasan s/o Balakrishnan ("the third party claimant") of  
Blk 430C Female Link #09-229 S793430 (address), owner of  
FBE 5248U (vehicle no.) hereby authorize Erofia Motor Trading 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. FBE 5248U That was damaged pursuant to the  
accident which occurred on 20 05 2020 (date)  
along edgevale plans (location) involving vehicle no/s  
SMA 1001 G ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they  
deemed 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 - EROFIA MOTOR  
TRADING PTE LTD

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 22 (day) of 05 (month) 20 20 (year)



Signed by "the third party claimant"

(With company stamp if applicable)



Signed by "the workshop"

(With company stamp)

Provide always that this discharge of my  
claim for damages relating to the damage to  
my vehicle shall not prejudice or affect or  
preclude me from making a further claim for  
general and special damages for my personal  
injuries sustained in the same accident.



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

"We/I, **EROFIA MOTOR TRADING 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\$800.00** (Repair Cost), **S\$80.00** (Loss of Use/Rental), **S\$ -** (Disbursement) for vehicle no. **FBE 5248U** that was damaged pursuant to the accident which occurred on **20/05/2020** (date) along **EDGEDALE PLAINS** (location) involving vehicle no/s **SMA 1001G** This is pursuant to the inspection conducted on **16/06/2020** (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner **GANASAN S/O BALAKRISHNAN@GANASAN S/O BALAKRISHNAN** ("the third party claimant") of vehicle no. **FBE 5248U** 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 **FBE 5248U** (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 18 (day) of 03 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

# **EROFIA MOTOR TRADING PTE LTD** (201202259N)

1 Kaki Bukit Ave 6 #02-62  
Singapore 417883  
Tel: 67527740 Fax: 67528669  
H/P: 90696165 (Mr Teo)

## **INVOICE**

Number	Date	Page
FBE5248U	24-Jun-20	1

YOUR REF:  
VEHICLE NO: FBE5248U  
MAKE/MODEL: YAMAHA T135  
NAME: AIG ASIA PACIFIC INSURANCE PTE LTD  
ADDRESS: 78 SHENTON WAY #07-16  
AIG BUILDING  
SINGAPORE 079120

**ACCIDENT INVOLVING SMA1001G AND FBE5248U ON 20 MAY 2020**

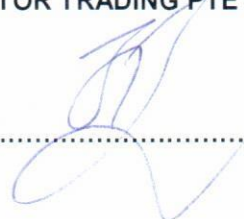
FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION

**S\$ 800.00**

SINGAPORE DOLLARS: EIGHT HUNDRED ONLY.

TOTAL : **S\$ 800.00**

EROFIA MOTOR TRADING PTE LTD



**Jaslin Kok (LKK Auto)**

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Thursday, 14 January 2021 11:40 AM  
**To:** YAUTUNG@YAHOO.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SMA 1001G & FBE 5248U ALONG/AT EDGEDALE PLAINS ON 20/05/2020

Our Ref: CC4/AIG20006190/Ura3

**NG YAU TUNG (WU YOUTONG) - BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMA 1001G & FBE 5248U ALONG/AT EDGEDALE PLAINS ON 20/05/2020**

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 FBE 5248U against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as you were turning left into the carpark and collided with third party who is moving in his own lane. 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 7 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,

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

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)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	11 Jun 2020 13:21	<b>Clm Dtl Modified</b>	Claimant's Name: -> -.	[A] Diana Bte Raimy
2	11 Jun 2020 13:21	<b>Clm Veh Model Changed</b>	(204385) YAMAHA FZN150 149cc.	[A] Diana Bte Raimy
3	11 Jun 2020 13:21	<b>Clm Created</b>	Reg No: FBE5248U. Acct Date: 2020/05/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Erofia Motor Trading Pte Ltd (KAKI BUKIT)	[A] Diana Bte Raimy
4	11 Jun 2020 13:21	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Diana Bte Raimy
5	11 Jun 2020 13:21	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/06/22	[A] Diana Bte Raimy
6	11 Jun 2020 13:21	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Diana Bte Raimy
7	11 Jun 2020 13:21	<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	11 Jun 2020 13:21	<b>Label Added</b>	(19):Fastlane.	[A] Diana Bte Raimy
9	11 Jun 2020 13:21	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] Diana Bte Raimy
10	17 Jun 2020 13:59	<b>Clm Dtl Modified</b>	Claimant's Name: - -> GANASAN S/O BALAKRISHNAN@GANAS.	[A] Diana Bte Raimy
11	17 Jun 2020 13:59	<b>Clm Veh Model Changed</b>	(204385) -> (204957) YAMAHA T135 135cc.	[A] Diana Bte Raimy
12	18 Jun 2020 14:00	<b>Clm Registration Modified</b>	Acct Time:00:00:00->21:00:00. Pol No:1800035810->1800035810-02.	[I] AIG OneClaim Integration User
13	01 Jul 2020 14:42	<b>Clm Registration Modified</b>	Pol No:1800035810-02->1800035810.	[I] Subramaniam, Divyashni
14	14 Jan 2021 11:54	<b>Adj Im. Advice Submitted</b>	Next Rpt:Final Rpt.Due Date:2020/06/22	[A] Jaslin Kok Chin Yi
15	14 Jan 2021 11:57	<b>Adj Mandate Request</b>	Cur.Req:880.00:Liab:100%(OI hit TP while turning into carpark)*Quantum:(a)COR: \$800+(b)LOU (4days x \$20):\$80 =Total: \$880 *Vehicle Model: Yamaha T135*Recommended 3 repair days +1 PR S=4Days	[A] Jaslin Kok Chin Yi
16	19 Jan 2021 13:51	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/06/22	[I] Loh, Chee-Heng
17	19 Jan 2021 13:51	<b>Adj Mandate Set</b>	Approved:880.00.	[I] Loh, Chee-Heng

Date From  Date To  Audit Type

### ACTIVITY

[17/06/2020 14:02] Diana Bte Raimy:  
OINR TO SEND OUT FIRST 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
2517379	11 Jun 2020 13:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	FBE5248U	SMA1001G	11.00
2661540	14 Jan 2021 11:54:03	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	FBE5248U	SMA1001G	11.00