

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

Attn: **Motor Claims Department**

Date: 23<sup>rd</sup> August 2020

Dear Sir/Madam,

Claimant: **Koh Siew Har**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 16/07/2020 at along Tanglin Halt Road QXQ57 Car Park Entrance involving our client's vehicle registration number SJJ 90 T and vehicle registration number SLX 7373 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	\$4,200.00
2) Loss of Rental (SGD\$200.00 x 5Days)	\$1,000.00
3) Purchase of GIA Report	\$29.00

**Total :** **\$5,229.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- 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



## 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 16/07/2020 @ 08:50 along Tanglin Halt Road BX257 Car Park Entrance  
Involving vehicles SJJ90T and SX7373J

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SJJ90T at my request, I/We, Koh Siew Har ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No SXXXXB13D the owner of motor vehicle no SJJ90T, 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 16 day of 07 (month) 20 20 (year)

Signed by "the claimant"

Name: Koh Siew Har

NRIC No: SXXXXB13D



Signed by Zoom Autowerks Pte Ltd

Name: ETIM 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\$4,200.00 (Repair Cost), S\$600.00 (Loss of Use/Rental), S\$29.00 (Disbursement) for vehicle no. SJJ 90T that was damaged pursuant to the accident which occurred on 16/07/2020 (date) along TANGLIN HALT RD QXQ57 CAR PARK ENTRANCE (location) involving vehicle no/s SLX 7373J. This is pursuant to the inspection conducted on 22/07/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner KOH SIEW HAR (the third party claimant") of vehicle no. SJJ 90T 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 SJJ 90T (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 03 (day) of 07 (month) 20 21 (year)



Signed by appointed surveyor



Signed by "the workshop" (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. : ZI0000534  
Date : 3/2/2021  
VRN : SJJ 90 T  
Make & Model : BMW M3  
DOA : 16/7/2020  
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			4,200.00
2	Loss of Rental			600.00
3	Purchase of GIA Report			29.00

<b>TOTAL :</b>	<b>\$4,829.00</b>
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# ZOOM CAR LEASING

Zoom Car Leasing

Registration No.: 5339410M

e-mail : zoomcarleasing@gmail.com

## RENTAL INVOICE

Zoom Autowerks Pte Ltd

Tel: 9450 7920

Invoice No. : **INV0000565**  
Date : 18/8/2020  
Ref : SKM 1467 G  
Your Ref : SJJ 90 T  
Terms : 30Days

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKM 1467 G (20/07/2020 to 25/07/2020)	\$200.00	5 Days	\$1,000.00

C/O Chang Kam Kuan

Contact: 9159,8605

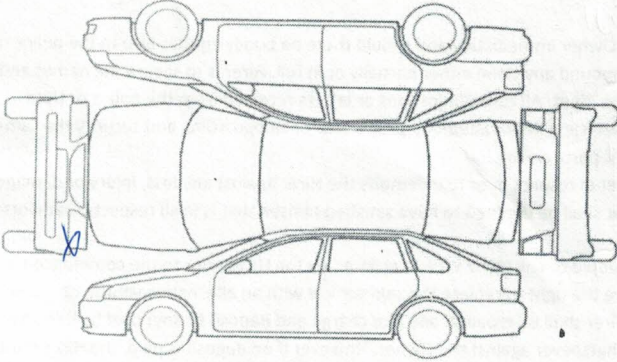
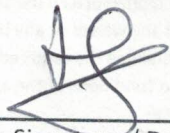

Total : **\$1,000.00**

ZOOM CAR  
LEASING

(Customer's Signature/Stamp)

(For Zoom Car Leasing)

## **RENTAL AGREEMENT**

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name:	Chang Kam Kuan	Vehicle No.:	SKM146761																				
NRIC/Passport No.:	SXXXX775H	Vehicle Make/Model:	Audi A5																				
Address:		Date/Time Out:	20/07/2020																				
		Date/Time In:	25/07/2020																				
Tel:	9159 8605	<table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">OUT</td> </tr> </table> <table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">IN</td> </tr> </table>		E	¼	½	¾	F	OUT					E	¼	½	¾	F	IN				
E	¼	½	¾	F																			
OUT																							
E	¼	½	¾	F																			
IN																							
Driving License No./Exp.:		Mileage:	Mileage:																				
ADDITIONAL DRIVER'S PARTICULAR		RENTAL CHARGES																					
Name:		Hours @	per hour																				
NRIC/Passport No.:		5 Days @ \$200	per day \$1000																				
Address:		Weeks @	per week																				
		Months @	per month																				
Tel:		Other Charges																					
Driving License No./Exp.:		Petrol Top-Up																					
(A) - Accident (D) - Dent (S) - Scratch		Sub-total																					
		TOTAL CHARGES																					
PHYSICAL DAMAGE EXCESS		PRE-PAYMENT																					
Singapore - Own Damage	S\$2,000.00	Downpayment and Deposit																					
Singapore - 3rd Party	S\$2,000.00	Amount Refunded Due																					
Malaysia*	S\$8,000.00	I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.																					
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)	 Hirer's Signature / Date																					
IMPORT NOTE: 1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE 2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing 3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited. 4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.		 Owner's Signature / Date																					



**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-20-096673

Date of Request: 18/08/2020

Your Ref No: PURCHASE BY EMAIL

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

Dear Sir/Madam,

Your Vehicle No: SJJ90T

Date of Accident: 16/07/2020

Place of Accident: TANGLIN HALT RD

Involving Vehicle No: SLX7373J

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

**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-20-096674

Date of Request: 18/08/2020

Your Ref No: PURCHASE BY EMAIL

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

Dear Sir/Madam,

Date of Accident: 16/07/2020

Vehicle No: SJJ90T

Place of Accident: TANGLIN HALT RD QXQ57 CAR PARK ENTRANCE

Involving Vehicle No: SLX7373J

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\$)
SLX7373J	TANGLIN HALT RD QXQ57 CAR PARK ENTRANCE	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.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Sunday, August 16, 2020 4:12 PM  
**To:** LUNNALEK@SINGANET.COM.SG  
**Cc:** Admin A  
**Subject:** ACCIDENT BETWEEN SJJ 90T & SLX 7373J ON 16/07/2020

Our Ref: CC4/AIG20007513/Uks3

**CHUA HUANG BOON, MICHEAL**

**[Policy Holder]**

Dear Sir/Madam,

### **ACCIDENT BETWEEN SJJ 90T & SLX 7373J ON 16/07/2020**

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.

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/e-mail 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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@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	21 Jul 2020 14:26	<b>Cim Dtl Modified</b>	Claimant's Name: -> KOH SIEW HAR.	[A] Lee Su Li
2	21 Jul 2020 14:26	<b>Cim Veh Model Changed</b>	(200113) BMW M3 CABRIOLET SMG II.	[A] Lee Su Li
3	21 Jul 2020 14:26	<b>Cim Created</b>	Reg No: SJJ90T. Acct Date: 2020/07/16. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Zoom Autowerks Pte Ltd ()	[A] Lee Su Li
4	21 Jul 2020 14:26	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	21 Jul 2020 14:26	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/07/30	[A] Lee Su Li
6	21 Jul 2020 14:26	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	21 Jul 2020 14:26	<b>Cim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	21 Jul 2020 14:26	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
9	21 Jul 2020 14:26	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] Lee Su Li
10	04 Jan 2021 08:47	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
11	04 Jan 2021 08:47	<b>Cim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	04 Jan 2021 08:47	<b>Cim Dtl Modified</b>	JPJ Reg. Date: -> 2008/11/14.	[A] JOANNE LEE KHANG MIN
13	04 Jan 2021 08:47	<b>Cim Details Notified</b>		[A] JOANNE LEE KHANG MIN
14	11 Jan 2021 09:50	<b>Adj Mandate Request</b>	Cur.Req:5129.00:Liability: 100%(OID reversed and hit 3rd party) *Quantum: (a)COR: \$4,200.00 + (b)LOR (5days x \$180.00): \$900.00 + (c)LTA/GIA search fee: \$29.00 = Total: \$5,129.00 *3 recommendation repair days + 2PRS = 5days *For your approval pleas	[A] CHEW HSIAO TONG
15	12 Jan 2021 17:25	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/07/30	[I] Yong, Joanne
16	12 Jan 2021 17:25	<b>Adj Mandate Set</b>	Approved:5129.00.	[I] Yong, Joanne

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
2543739	22 Jul 2020 17:53:21	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJJ90T	SLX7373J	11.00
2658481	04 Jan 2021 08:47:51	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJJ90T	SLX7373J	11.00

