

## Jia Le (LKK Auto)

---

**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>  
**Sent:** Monday, 2 November 2020 3:01 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** URGENT / REMINDER Your ref: SHB621C [ACCIDENT INVOLVING VEHICLES SKE8878A (AIG'S INSURED) AND SHB621C ON 30/07/2020] SMRT Ref: TAX/07/20/2066/lg  
**Attachments:** 4832\_001.pdf

Dear Jia Le,

Our hirer had just informed us that his lawyer did not claim for his loss of income. As such, we re-quantify our claim to include same as follows:-

Cost of Repair	\$550.00
Loss of Rental	\$654.84 ( 6 days x \$109.14 )
Loss of Income	\$360.00 ( 6 day x \$60.00 )
LTA Search Fee	\$7.00
<b>Total</b>	<b>\$1,571.84</b>

Please let us have your offer by **9<sup>th</sup> November 2020**. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, SMRT TAXIS PTE LTD ("the third party claimant") of 6 ANG MO KIO STREET 62 (S)569140 (address), owner of SHB 621C (vehicle no.) hereby authorize SMRT AUTOMOTIVE SERVICES 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 SHB 621C that was damaged pursuant to the accident which occurred on 30/07/2020 (date) along HOLLAND ROAD TOWARDS CORONATION ROAD (location) involving vehicle no/s SKE 8878A ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem 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.

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 29 (day) of April (month) 20 21 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)

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

"We/I, **SMRT AUTOMOTIVE SERVICES 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\$550.00** (Repair Cost), **S\$477.42** (Loss of Rental/Use), **S\$7.00** (Disbursement) for vehicle no. **SHB 621C** that was damaged pursuant to the accident which occurred on **30/07/2020** (date) along **HOLLAND ROAD TOWARDS CORONATION ROAD** (location) involving vehicle no/s **SKE 8878A**. This is pursuant to the inspection conducted on **03/08/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **SMRT TAXIS PTE LTD** ("the third party claimant") of vehicle no. **SHB 621C** 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 **SHB 621C** (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 29 (day) of April (month) 2021 (year)



OSP

Signed by appointed surveyor



Signed by "the workshop" (with chop)

\*\*\* This Discharge Voucher applies only to the claimant's claim or his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.



SMRT Automotive Services Pte Ltd  
2 Tanjong Katong Road, Tower 3, Paya  
Lebar Quarter, #08-01, Singapore 437161  
Tel: 65 69083530 Fax: 65 69083592

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV200900055  
Date : 04.09.2020  
Vehicle No. : SHB621C  
Your Ref No. : TAX/07/20/2066  
Our Ref No. : 24107709  
Terms : 30 Days

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 550.00
GRAND TOTAL					\$ 550.00

Remark :

Make/Model : TOYOTA PRIUS  
Accident Date : 30.07.2020

### Payment Instructions

By Cheque: Crossed and made payable to "SMRT Automotive Services Pte Ltd" with invoice no. indicated on the reverse side. No receipt will be issued unless requested.

By Bank Transfer:

Account Name : SMRT Automotive Services Pte Ltd  
Bank Name : DBS Bank Ltd - SGD  
Bank Account No.: 018-008617-4  
Swift Code : DBSSSGSG

*Koo Yew Chung*  
Koo Yew Chung (Sep 4, 2020 12:35 GMT+8)

Authorised Signature  
for SMRT Automotive Services Pte Ltd



**SMRT Taxis Pte Ltd**

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/07/20/2066

From: SMRT Taxis Pte Ltd

Date: 7/8/2020

**ACCIDENT ON 30/07/2020 INVOLVING SHB 621C & SKE 8878A ALONG  
HOLLAND RD TOWARDS CORONATION RD**

This is to confirm that the daily rental rate for SHB 621C is \$109.14 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely  
SMRT TAXIS PTE LTD



for Manager



## Laid Up Report

Accident Start Date : 29/07/2020

Accident End Date : 06/08/2020

Date Generated : 06/08/2020

User Name : LeeGek

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/07/20/2066	SHB621C	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24107709	30/07/2020 4:31 PM	06/08/2020 8:33 AM

## Enquire Transaction History

### Transaction History Details

Log Date/Time:	03 Aug 2020 / 08:31:45	Transaction Amount:	\$7.49
Asset Type:	Vehicle		
Asset ID:	SKE8878A		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20200803083145643347

Search Date / Time: 30 Jul 2020 16:30:00  
Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.  
Information displayed is correct as at the log date and time.

Enquire Related Logs

OK

## Jia Le (LKK Auto)

---

**From:** Jia Le (LKK Auto)  
**Sent:** Thursday, 3 September 2020 9:04 AM  
**To:** Linda Lim  
**Subject:** RE: Accident involving my car SKE8878A and taxi driver Tan Ai Boon driving SHB621C on 30/07/2020

Dear Linda,

Thank you for your email.

For third party's injury claim, our principal (AIG) will handle this matter.

For the damages of the Taxi, we are currently looking into the matter and get back to you in due course.

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

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

---

**From:** Linda Lim [mailto:lindalim268@gmail.com]  
**Sent:** Tuesday, 1 September 2020 7:15 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** Accident involving my car SKE8878A and taxi driver Tan Ai Boon driving SHB621C on 30/07/2020

Dear Carlor Chan,

Policy Ref No : 2100282220-08

I am following up with this fraud accident claim submitted by taxi driver Tan Ai Boon .

I am totally shocked to open in my mail today, a legal letter, 2 pager (dated 31 Aug 2020) from APAC Law Corporation advising that their client Tan Ai Boon has instructed them to claim damages totalling \$10,534.40 against an accident on 30/07/2020 along Holland Road involving SHB621C and my car SKE8878A.

APAC Law Corp has requested that my insurer send them an acknowledgement letter of receipt within 14 days of my receipt of their legal 2 pager letter mailed to me. I will send you in separate email with photo shot of this 2 pager letter I opened today.

On page 2, it stated 6 supporting documents enclosed ( police report, med report, etc) . None of these 6 mentioned items were enclosed with the 2 pager letter I received.



As I had previously very clearly stated in my accident report filed with AIG on 12/08/2020, with supporting time and date framed photos submitted of the taxi vehicle SHB621C bumper, it evidenced that the taxi bumper did not even have any dents or scratches. If Tan Ai Boon had after driving off from the accident scene purposely made/incurred more damages to his back bumper to make these false claims submitted, I won't be totally surprised as he did try on the spot to ask my daughter to pay him \$500 immediately for him to avoid making any future claims.

Given there wasn't even any dents / damage to SHB621C bumper and my own vehicle front licence plate only incurred a slight dent in the middle of the plastic plate, it clearly evidenced that the impact was not at all as severe as the driver's fraudulent claims.

I am very happy to arrange for and pay for a 2nd opinion orthopaedic specialist assessment of Tan Ai Boon "so called severe injury" at NUH orthopaedic specialist dept to debunk his attempted \$10,000 false claim and sufferings informed and submitted by APAC Law Corporation. If AIG will allow for this, please let me know ASAP as I want Tan Ai Boon to be assessed by a senior NUH orthopaedic specialist to confirm his actual physical health condition. I am being claimed for loss of future earnings and this is clearly very serious fraud attempted claims.

Before I forget, APAC even listed a \$30 police report fee. When I made my police report of the accident at AMK police station, the report was totally FOC. So I am totally surprised here again for this \$30 fee claimed. Please ensure whatever disbursements APAC is making against me, each has a receipt submitted for each claim made and I want to view a copy of all receipts for each claim made by APAC.

I look forward to your urgent reply tomorrow. Please feel free to call me at 97586766 anytime if you need to speak to me.

Thank you & Kind regards,  
Linda Lim

On 14 Aug 2020, at 8:05 PM, Linda Lim <[lindalim268@gmail.com](mailto:lindalim268@gmail.com)> wrote:

Dear Carlor Chan,

I just received in my mail your letter dated 12 Aug 2020 (your ref: CC3/AIG20008090/Qda3)

I had already submitted my version of the accident report online to AIG on 12 Aug 2020, and the below dated 13 Aug 2020 was emailed to me as confirmation of my submission.

In my submissions, time and date stamped photos taken at the scene of the 30/07/20 accident evidenced clearly that SHB 621C SMRT taxi did not sustain the slightest scratch or dent at all from this minor bump incident. It is quite clear that the taxi driver is attempting to make a fraudulent damage claim against AIG here. Fact that he actually asked for \$500 cash upfront payment after accident, saying he then won't make any further reporting, before driving off is another indication of his dishonesty here.

Please ensure that whatever photos he had submitted for his claims had time and date stamps to indicate genuine proofs of damages he has claimed, as I had done so in my reporting to AIG.

Please feel free to call me for any further clarifications if needed. I can be contacted at 97586766.

Thank you  
Linda Lim

Begin forwarded message:

**From:** <[do\\_not\\_reply@aig.com](mailto:do_not_reply@aig.com)>  
**Subject:** [Not Virus Scanned] Accident Statement SKE8878A  
**Date:** 13 August 2020 at 12:03:24 PM SGT  
**To:** <[lindalim268@gmail.com](mailto:lindalim268@gmail.com)>



Dear Customer,

Please be informed that your accident report has been submitted to the General Insurance A

The Accident Statement is enclosed for your records. You may view the attachment in this e number.

If you need any further assistance, please call us at 6419 3000 from Mondays to Fridays, 9a Consultants will be pleased to assist you.

This is an automatically generated email, so please do not reply to this email address.

Yours sincerely,

**AIG Singapore**

[AIG](#) | [Privacy Policy](#)

Copyright © 2017 AIG Asia Pacific Insurance Pte. Ltd. All rights reserved.  
AIG Building, 78 Shenton Way #09-16, Singapore (079120)

<WSVC20001262\_XXXXXXX220.pdf>

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	05 Aug 2020 15:22	<b>Clim Dtl Modified</b>	Claimant's Name: -> SMRT TAXIS PTE LTD. Claimant's ID: -> 198905369K.	[A] HOW MEI KWAN
2	05 Aug 2020 15:22	<b>Clim Veh Model Changed</b>	(204897) TOYOTA PRIUS TAXI 1.8 (A).	[A] HOW MEI KWAN
3	05 Aug 2020 15:22	<b>Clim Created</b>	Reg No: SHB621C. Acct Date: 2020/07/30. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: SMRT Automotive Services Pte Ltd (Woodlands)	[A] HOW MEI KWAN
4	05 Aug 2020 15:22	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	05 Aug 2020 15:22	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/08/17	[A] HOW MEI KWAN
6	05 Aug 2020 15:22	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	05 Aug 2020 15:22	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	05 Aug 2020 15:28	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
9	05 Aug 2020 15:28	<b>Adj Adjuster Assigned</b>	[None] -> OI SUN PIN	[A] HOW MEI KWAN
10	14 Aug 2020 08:48	<b>Clim Registration Modified</b>	Acct Time:16:00:00->16:15:00. Pol No:2100282220->2100282220-08.	[I] AIG OneClaim Integration User
11	19 Aug 2020 14:56	<b>Clim Registration Modified</b>	Acct Time:16:15:00->16:00:00. Pol No:2100282220-08->2100282220.	[I] Subramaniam, Divyashni
12	23 Apr 2021 17:51	<b>Adj Rpt Initiated</b>		[A] Elaine Kuan Hwa Meen
13	23 Apr 2021 17:51	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] Elaine Kuan Hwa Meen
14	23 Apr 2021 17:51	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2015/03/02.	[A] Elaine Kuan Hwa Meen
15	23 Apr 2021 17:51	<b>Clim Details Notified</b>		[A] Elaine Kuan Hwa Meen
16	27 Apr 2021 09:24	<b>Adj Mandate Request</b>	Cur.Req:1034.42:Lia:100%*Quantum:(a)COR:\$550+(b)LOR(3days x \$109.14):\$327.42 + (c)LOI(3days x \$50):\$150 + (d)LTA/GIA search fee: \$7 =Total: \$1,034.42*Vehicle Model: Toyota Prius *Recommen ded 2 repair days + 1 PRS =3days.	[A] Jaslin Kok Chin Yi
17	27 Apr 2021 16:58	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/08/17	[I] Chew, Mavis
18	27 Apr 2021 16:58	<b>Adj Mandate Set</b>	Approved:1034.42.	[I] Chew, Mavis

Date From  Date To  Audit Type

### ACTIVITY

[12/08/2020 14:26] HOW MEI KWAN:  
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
2553511	05 Aug 2020 15:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHB621C	SKE8878A	11.00
2688928	23 Apr 2021 17:51:43	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHB621C	SKE8878A	11.00