Main Office: 8 Tuas Avenue 18 Singapore 638892 Tel: 6861 0007 Fax: 6861 3676 Finance: 8 Tuas Avenue 18 Singapore 638892 Tel: 6861 0007 Fax: 6862 3500

Website: www.goldbell.com.sg Co. Reg. No.: 198003963G

Industrial Vehicles. Financial Services. 41,000 Served. And Counting.

08 April 2022

Our Reference: GZ1097U Your Reference: SLW4028G

AIG ASIA PACIFIC INSURANCE PTE LTD

78 Shenton Way #09-16

Singapore 079120 Attn: Motor Claims Dept.

Dear Sir,

Subject: Accident Involving GZ1097U and SLW4028G along Kallang Ave on 07/10/2020

We refer to the above case.

We are instructed by our client to file claim for the damages against your insured.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of vehicle No. SLW4028G.

We quantify our client's claim as follows:

1.	Cash-In-Lieu	S\$	700.00
2.	Loss of use (\$100 x 4 days)	S\$	400.00
3.	TP Insurer Search Fees	S\$	2.00
	Total	S\$	1102.00

We hereby append the following relevant documents for your perusal:

- Letter of authority
- II. TP Insurer search fees

Please let us know within the next 14 days from the received of this letter, whether you are prepared to accept all the above amount.



Best regards,

Yin Siew

Customer Service Advisor, Motor Claims

Goldbell Engineering Pte Ltd

Mobile: 9763 6433

Email: konyinsiew@goldbell.com.sg











LETTER OF AUTHORITY

I/We, Yong Hup Brother's Company, owner of GZ1097U (Vehicle no.) hereby authorize GOLDBELL ENGINEERING PTE LTD to act on my/our behalf with respect to my/our claim for repair costs and/or rental and/or loss of use for my vehicle no. GZ1097U that was damage pursuant to the accident which occurred on 07/10/2020 at/along Kallang Ave involving vehicle no. SLW4028G

I/We permit GOLDBELL ENGINEERING PTE LTD to have full discretion to settle my/our above-mentioned claim in a manner that they deem fit and to sign any discharge voucher or receive any payment on my/our behalf further to the settlement of my/our claim with payment cheque/s being made in favor of GOLDBELL ENGINEERING PTE LTD.

I/We authorize GOLDBELL ENGINEERING PTE LTD to have full discretion in the usage of my/our (owner and or driver) NRIC, work permit, driving license and whatsoever identification card, indemnity against PDPA terms and conditions.

I/We acknowledge that any settlement that <u>GOLDBELL ENGINEERING PTE LTD</u> may reach on my/our behalf is in full and final settlement of my/our property damage claims against the owner/driver/ motor insurer of the third party vehicle bearing registration number <u>SLW4028G</u> and is on a without prejudice / without admission of liability basis insofar as the driver/ owner/ motor insurer of vehicle concerned.

Date this 15 day of 10	(month)(year)
Claimant (Vehicle owner or Company representative)	<u>Vehicle Driver</u>
Signature	Signature
NEO CHITNE KEONE	ALAGU MANITANDAN
Full name as per Identiy card	Full name as per Identiy card
YONG HUP BROTHER CO NO. 101 KALLANG AVE #01-22, VICTORIA WHOLESALE CENTRE, SINGAPORE 339508 TEL: 64540145 FAX: 64500146	YONG HUP BROTHER CO NO. 101 KALLANG AVE #01-22, VICTORIA WHOLESALE CENTRE, SINGAPORE 339508 TEL: 64540145 FAX: 64500146

Company Stamp if applicable

Company Stamp if applicable

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

"We/I, <u>GOLDBELL ENGINEERING PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$900.00</u> (Global Sum) for vehicle no. <u>GZ 1097U</u> that was damaged pursuant to the accident which occurred on <u>07/10/2020</u> (date) along <u>KALLANG AVE</u> (location) involving vehicle no/s SLW 4028G.

This is pursuant to the inspection conducted on 15/10/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>YONG HUP BROTHER'S COMPANY</u>. (the third party claimant") of vehicle no. <u>GZ 1097U</u> 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 <u>GZ 1097U</u> (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 (day) of 3	(month) 20 <u>3</u> (year)
(LKK)	Kon Yin Siew
Signed by appointed surveyor	Signed by "the workshop" (with chop)



RECORDS MANAGEMENT CENTRE

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

Third Party Insurer Enquiry

Our Ref No:

GR-20-122229

Date of Request:

08/10/2020

Your Ref No:

Online Purchase

Goldbell Engineering Pte Ltd

10 Tuas Ave 18 Singapore 638894

Dear Sir/Madam,

Enquiry Date

08/10/2020

Enquiry By

Kon Yin Siew

TP Vehicle No.

SLW4028G

Accident Date

07/10/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLW4028G	AIG Asia Pacific Insurance Pte. Ltd.	09/02/2020-08/02/2022	65-6419-3000

Thank You.

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.

This is a computer generated document and requires no signature.



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GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-20-122229

Date of Request:

08/10/2020

Your Ref No:

Online Purchase

Goldbell Engineering Pte Ltd 10 Tuas Ave 18 Singapore 638894

Dear Sir/Madam,

Enquiry Date

08/10/2020

Enquiry By

Kon Yin Siew

TP Vehicle No. Accident Date

SLW4028G 07/10/2020

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

Enquire Vehicle Transfer Fee

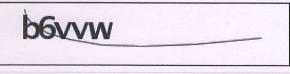
About this digital service

6

Enquire Vehicle Transfer Fee

Enter Current Owner and Vehicle Details	^		
Current Owner ID Type:			
Company (e.g. 198912345K)	o - ▼		
Current Owner ID No .:			
600A			
last 4 characters of ID, e.g. S1234 567D			
Vehicle No.:			
GZ1097U			
Intended Date of Vehicle Transfer :			
DDMMYYYY			
Current Owner ID Type: Company (e.g. 198912345K) Current Owner ID No.: 600A last 4 characters of ID, e.g. \$1234567D Vehicle No.: GZ1097U Intended Date of Vehicle Transfer:			

Enter the characters you see below.



Enter text shown above

Can't read the text?

Refresh for different characters.

I have read and I agree to the **terms and conditions**.

Please note the following:

• Vehicle has been deregistered. No enquiry of transfer fee is allowed. [WR03834]

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)

Sent: Friday, 23 October 2020 5:49 PM

To: 'Gillian'

Subject: RE: Accident involving SLW 4028G & GZ 1097U along/at 50 Kallang Ave on

07/20/2020

Dear Gillian,

Please be informed that third party did not have the video footage.

Under normal circumstances if you have turned into wrong entrance of a building before you intend to join the road, you should look out for any possible traffic flow from behind and ensure the safety of the road before joining in the road.

Therefore, we are of the opinion that you do not have a good case to defend even though third party did not have the video footage to support his stand as he has the right of way to travel.

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: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Gillian [mailto:ggiam28@gmail.com] Sent: Friday, 23 October 2020 8:56 AM

To: Jia Le (LKK Auto)

Subject: Accident involving SLW 4028G & GZ 1097U along/at 50 Kallang Ave on 07/20/2020

Dear Ms Chan Jia Le

With regards to our phone call yesterday morning, I will like to highlight the following key points:-

- 1. Vehicle SLW4028G was travelling along Kallang road and slowed down near the entrance of Schneider building. Realising that it was the wrong destination, the driver signaled and manoeuvred to join the traffic. There was no attempt to perform an U-turn as shown in the in-vehicle camera recording;
- 2. SLW4028G had the right of way while vehicle GZ1097U was likely to be speeding and failed to provide a proper lookout for vehicle(s) in front. Judging from the impact and damages to driver right of SLW4028G, the technical assessment revealed GZ1097U was travelling beyond the stipulated speed limit allowable;
- 3. I would like to dispute the claims made by GZ1097U and would like to request for a thorough investigation to be carried out. I would like to request for a copy of the in-vehicle camera recording of GZ1097U to ascertain and support the purported liability of SLW4028G.

Thank you very much.

Yours Sincerely Gillian Giam hp: 9366 6162 3/7/23, 4:30 PM Merimen e-Claims

Claim Audit

AUDIT TI	RAIL		
o. On	Audit	Remarks	Ву
09 Oct 1 2020 17:20	Clm Dtl Modified	Claimant's Name: -> YONG HUP BROTHER'S COMPANY.	[A] Lee Su Li
09 Oct 2 2020 17:20	Clm Veh Model Changed	(204761) NISSAN URVAN 5DR(D) 3.0 (A).	[A] Lee Su Li
09 Oct 3 2020 17:20	Clm Created	Reg No: GZ1097U. Acct Date: 2020/10/07. Claim Type: TP. Insurer: AIG Asia Pacific Insuran ce Pte. Ltd. (SG). Workshop: Goldbell Engineering Pte Ltd (Ang Mo Kio)	[A] Lee Su L
09 Oct 4 2020 17:20	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su L
09 Oct 5 2020 17:20	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/10/20	[A] Lee Su L
09 Oct 5 2020 17:20	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su L
09 Oct 7 2020 17:20	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance P te. Ltd. (Express)	[I] Merimen Administrato
09 Oct 3 2020 17:21	Label Added	(19):Fastlane.	[A] Lee Su L
09 Oct 9 2020 17:21	Adj Adjuster Assigned	[None] -> ACCUSER4	[A] Lee Su L
15 Oct 0 2020 15:06	Video Downloaded	Downloaded Video - Accident	[A] CHAN JIA
16 Oct 1 2020 14:11	Adj Adjuster Assigned	ACCUSER4 -> KENNETH KONG	[A] Lee Su L
22 Oct 2 2020 10:42	Video Downloaded	Downloaded Video - Accident	[A] CHAN JIA
22 Oct 3 2020 11:16	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSI TONG
23 Oct 4 2020 14:05	Video Downloaded	Downloaded Video - Accident	[A] CHAN JIA
31 Jan 5 2023 14:30	Adj Rpt Initiated		[A] Elaine Kua Hwa Meen
31 Jan 6 2023 14:30	Clm Dtl Modified	Insured Name: -> Insured ID: -> Claim Conclusion: -> 3.	[A] Elaine Kua Hwa Meen
31 Jan 7 2023 14:30	Clm Dtl Modified	JPJ Reg. Date: -> 2005/12/09.	[A] Elaine Kua Hwa Meen
31 Jan 8 2023 14:30	Clm Details Notified		[A] Elaine Ku Hwa Meen
01 Feb 9 2023 15:43	Claim Offer Type Changed	Offer Type: Cost of Repairs->Total Loss, Total Loss Type: N/A->N/A	[A] CHEW HSI TONG
01 Feb 0 2023 15:44	Adj Mandate Request	Cur.Req:1102.00:Liability: 100%(OID MAKE U-TURN) *Quantum: $$1,102.00$ (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSI TONG
24 Feb 1 2023 16:32	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/10/20. Mandate Remarks: hi, noted on the repair limit an d offer of cash in lieu. may exclude LOU but up to 2 days in view of time taken for dereg and the vehicle is still considered as "working" condition. please proceed	
24 Feb 2 2023 16:32	Adj Mandate Set	Approved:902.00:hi, noted on the repair limit and offer of cash in lieu. may exclude LOU but up to 2 days in view of time taken for dereg and the vehicle is still considered as "working" condition. please proceed to handle at best.	
	From	Date To Audit Type None	∨ Go

ACTIVITY			

No record

Merimen Billi	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		
2610721	14 Oct 2020 17:02:22	Video Upload	Motor	AIG Asia Pacific	AIG Asia Pacific	GZ1097U	Subramaniam, Divyashni	xx.xx		

				Insurance Pte. Ltd.	Insurance Pte. Ltd. (SG)			
2906243	31 Jan 2023 14:30:12	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GZ1097U	SLW4028G	11.00
2913587	10 Feb 2023 14:47:41	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GZ1097U	SLW4028G	11.00