



# 江氏修理汽車私人有限公司

## KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883  
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg  
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0120212866AIG  
Your Ref : GBE331U

Date : 14 OCT 2021

WITHOUT PREJUDICE

**AIG Asia Pacific Insurance Pte Ltd**  
C/O LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Pk  
Singapore 408933  
Attention : Motor Claim Department

Dear Sirs,

**Accident involving SMM2866H and GBE331U on 15.01.2021 along Tai Seng St/ Tai Seng Ave 1.**

We refer to the above accident. On our record showed that you are the insurer of motor vehicle GBE331U.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by M/S ComfortDelgro Driving Centre Pte Ltd, the owner of motor-vehicle no: SMM2866H, we submit their claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 3,263.50
Loss of use (8 days x \$120.00-Training vehicle)	\$ 960.00
GIA search	\$ 2.00
	<u>\$ 4,225.50</u>
	=====

Our claim for loss of use is as follows :-

<u>No of days</u>	<u>Date</u>	<u>Remarks</u>
	15.01.21	Date of Accident
1	16.01.21	Reporting
2	17.01.21	Sunday
3	18.01.21	Surveyed by LKK Auto
4	19.01.21	Day 1 of repair
5	20.01.21	Day 2
6	21.01.21	Day 3
7	22.01.21	Day 4
8	23.01.21	Day 5
8		5 days as recommended

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2100291
- 2) GIA report and certificate insurance of SMM2866H
- 3) Police Report No : T20210115/7021
- 4) GIA search and invoice
- 5) Vehicle Registration Details

We hope to receive your early reply soon.

Thank you.

Yours faithfully,

**KANG CAR REPAIRERS PTE LTD**



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**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)**

I, COMFORTDELGRO DRIVING CENTRE PTE LTD ("the third party claimant")  
of 205 UBI AVE 4 SINGAPORE 408805 (address),  
owner of SMM2866H (vehicle no.) hereby authorize  
KANG CAR REPAIRERS 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. SMM2866H that was  
damaged pursuant to the accident which occurred on 15.01.2021 (date) along  
TAI SENG ST/ TAI SENG AVE 1 (location)  
involving vehicle no/s GBE331U ("the accident").

I further authorize the workshop to settle the 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.

Date this \_\_\_\_\_ day of 28 OCT 2021 (month) 20\_\_\_\_ (year)

**Jailani Bin Drahan**  
Assistant Vice President  
Training & Corp Devt



Signed by "the third party claimant"

**KANG CAR REPAIRERS PTE. LTD.**

Signed by "the workshop"

This Discharge Voucher applies strictly for Claimant's claim for personal injury / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

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

"We/I, KANG CAR REPAIRERS 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\$3,263.50 (Repair Cost), S\$600.00 (Loss of Use/~~Rental~~), S\$2.00 (Disbursement) for vehicle no. SMM2866H that was damaged pursuant to the accident which occurred on 15/01/2021 (date) along TAI SENG ST / TAI SENG AVE (location) involving vehicle no/s GBE331U. This is pursuant to the inspection conducted on 18/01/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner COMFORTDELGRO DRIVING CENTRE PTE LTD (the third party claimant") of vehicle no. SMM2866H 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 SMM2866H (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.

**23 OCT 2021**

Dated this \_\_\_\_\_ (day) of \_\_\_\_\_ (month) **20**\_\_\_\_ (year)



Signed by appointed surveyor

KANG CAR REPAIRERS PTE. LTD.

Signed by "the workshop" (with chop)



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD  
78 SHENTON WAY #07-16  
AIG BUILDING, SINGAPORE 079120

TEL: 64193000 FAX: 68357416  
ATTN: Motor Claim Department \ Motor Claim Dept

Your Ref No: GBE331U  
Claim Type: Third Party  
Accident Date: 15/01/2021  
TP Veh Reg No: GBE331U

Final No: KCR-INV2100291  
Claim No: EST2100016  
Date: 09 Oct 2021  
Policy No: D20MFL0000618\_01  
Veh Reg No: SMM2866H  
Make/Model: TOYOTA VIOS 1.5E  
AUTO  
Chassis No: MR2B23F3201177951  
Engine No: 2NRX446836  
Reg. Date: 25/06/2019

**Tax Invoice to Vehicle No :SMM2866H**

PAGE:1

Description	Quantity	List Price	Amount
		S\$	S\$

As recommended by surveyor to proceed repair at total cost/lumpsum cost	S\$ 3,050.00
Add GST @ 7%	213.50
Total Amount payable	S\$ 3,263.50

TOTAL: SINGAPORE DOLLAR THREE THOUSAND TWO HUNDRED SIXTY THREE AND CENTS  
FIFTY ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

## INSURER ENQUIRY

**Find  
insurer**

Vehicle reg. no.

GBE331U

Date of Accident

15/01/2021 

Reset

% **RESULT & RECEIPT**

## TP Insurer Enquiry

Insurance ..... **AIG**Period of Insurance ..... **20/08/2020 - 19/08/2021**Requested By ..... **SHARON YEE (KANG CAR REPA...**Requested Date ..... **16/01/2021 11:08****Payment details**Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 9 February 2021 12:08 PM  
**To:** 'indrugco@singnet.com.sg'  
**Subject:** RE: ACCIDENT INVOLVING GBE 331U(AIG) AND SMM 2866H AT/ALONG TAI SENG ST/ TAI SENG AVE ON 15/01/2021@12:50HRS

Dear Sirs/Mdm,

We have received a copy of your accident report for the above-mentioned matter.

Based on the accident report and accident scenario, liability is not in your driver's favour as your vehicle was turning out from minor road and collided with third party who was driving on main road. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 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.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 29 January 2021 9:21 AM  
**To:** 'indrugco@singnet.com.sg' <indrugco@singnet.com.sg>  
**Subject:** ACCIDENT INVOLVING GBE 331U(AIG) AND SMM 2866H AT/ALONG TAI SENG ST/ TAI SENG AVE ON 15/01/2021@12:50HRS

29 JAN 2021

**M/s INDRUGCO PTE LTD**

[By Email Only]

Dear Sir/Madam,

**You Ref: GBE331U**

**Our Ref: CC6/AIG21000873/Aps3**

**ACCIDENT INVOLVING GBE 331U(AIG) AND SMM 2866H AT/ALONG TAI SENG ST/ TAI SENG AVE ON  
15/01/2021@12:50HRS**

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 SMM2866H against your insurance policy.

We attached here with a copy of accident video footage and damage photo submitted by SMM2866H for your easy reference.

Our record shows that to date, you/your driver have not reported the accident to us. We would appreciate it if you could urgently file a report at any of AIG reporting centre. You may refer to your Certificate of Insurance for the list of the reporting centre.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter (by 06 Feb 2021).

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

*Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	19 Jan 2021 11:25	<b>Clim Dtl Modified</b>	Claimant's Name: -> COMFORTDELGRO DRIVING CENTRE P.	[A] Lee Su Li
2	19 Jan 2021 11:25	<b>Clim Veh Model Changed</b>	(200942) TOYOTA VIOS 1.5 E (A).	[A] Lee Su Li
3	19 Jan 2021 11:25	<b>Clim Created</b>	Reg No: SMM2866H. Acct Date: 2021/01/15. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: Kang Car Repairers Pte Ltd (HQ)	[A] Lee Su Li
4	19 Jan 2021 11:25	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	19 Jan 2021 11:25	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/28	[A] Lee Su Li
6	19 Jan 2021 11:25	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	19 Jan 2021 11:25	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[I] Merimen Administrator
8	19 Jan 2021 11:26	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
9	19 Jan 2021 11:26	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] Lee Su Li
10	04 Feb 2021 12:12	<b>Clim Registration Modified</b>	Acct Time:12:00:00->12:30:00. Pol No:2100425865->2100425865-05.	[I] AIG OneClaim Integration User
11	08 Feb 2021 12:42	<b>Clim Registration Modified</b>	Acct Time:12:30:00->12:00:00. Pol No:2100425865-05->2100425865.	[I] Low, Xianyu
12	26 Sep 2021 23:09	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	26 Sep 2021 23:09	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	26 Sep 2021 23:09	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2019/06/25.	[A] JOANNE LEE KHANG MIN
15	26 Sep 2021 23:09	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	14 Oct 2021 15:25	<b>Adj Mandate Request</b>	Cur.Reg:3965.50:Liability: 100%(B9) *Quantum: (a)CORw/GST: \$3,263.50 + (b)LOU(7days x \$100.00): \$700.00 + (c)Search fee: \$2.00 = Total: \$3,965.50 *TP veh is used for Motor Instruction/Training * 5 recommendation repair days +1Sunday + 1PRS = 7days	[A] CHEW HSIAO TONG
17	18 Oct 2021 12:06	<b>Video Downloaded</b>	Downloaded SMM2866H vs GBE331U_TP VIDEO	[I] Tan, Bennie-WZ
18	18 Oct 2021 13:19	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/28. Mandate Remarks: Subj to all docs/billings in order, SAB not exceeding: \$3865.50 (All-in).	[I] Tan, Bennie-WZ
19	18 Oct 2021 13:19	<b>Adj Mandate Set</b>	Approved:3865.50:Subj to all docs/billings in order, SAB not exceeding: \$3865.50 (All-in).	[I] Tan, Bennie-WZ

Date From



Date To



Audit Type

None



Go

### ACTIVITY

[23/01/2021 17:57] Lee Su Li:  
OINR \*\*\* SENT OUT FIRST NON-REPORTING 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
2662591	19 Jan 2021 11:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMM2866H	GBE331U	11.00
2665710	29 Jan 2021 08:37:22	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMM2866H	CHEW HSIAO TONG	xx.xx
2728033	26 Sep 2021	OD/TP Case	Motor	LKK Auto	LKK Auto	SMM2866H	GBE331U	11.00

	23:09:17	(Adjuster)		Consultants Pte Ltd	Consultants Pte Ltd (HQ)			
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