

# SM AUTOMOTIVE

Our Ref : SKW7194B  
Your Ref : SMV6151M  
Date : 19<sup>th</sup> April 2021

1 Kaki Bukit Avenue 6  
Blk C #01-43 Autobay@KB  
Singapore 417883

**AIG ASIA Pacific Insurance Pte Ltd**  
78 Shenton Way,  
AIG Building, #09-16  
Singapore 079120

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SKW7194B & SMV6151M AT TAMPINES LINK SLIP ROAD TPE ON  
07.02.2021 @ 15:00HRS**

We are instructed by **WONG KIM PIAU** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SKW7194B** was damaged by vehicle **SMV6151M** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1) Repair Costs	\$ 10,800.00
2) Loss of Rental for 11 days	\$ 1,320.00
3) LTA Search	\$ 2.00
	<u>\$ 12,122.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) Warrant to Act
- 3) LTA Receipt
- 4) Vehicle Rental Agreement (Invoice)

Please let us have your cheque for the sum **\$ 12,122.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,



**SM AUTOMOTIVE**



# LETTER OF AUTHORISATION

## SM AUTOMOTIVE

Kaki Bukit Avenue 6

Blk 1 #01-43

Singapore 417883

Dear Sir,

Accident on

07.02.2021 @ 1500 Hrs

Involving Vehicles

SKW7194B x SMY6151M

Along

Tampines Link slip Road TPE

I/We, the registered owner/driver of vehicle registration no: SKW7194B  
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, \_\_\_\_\_, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature

(Company's stamp if applicable)

Name:

Wong Kim Piau

NRIC No.:

S15606382

Date:

08.02.2021

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

“We/I, SM AUTOMOTIVE (“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\$10,800.00 (Repair Cost), S\$1,100.00 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SKW 7194B that was damaged pursuant to the accident which occurred on 07/02/2021 (date) along TAMPINES LINK SLIP RD TPE (location) involving vehicle no/s SMV 6151M.

This is pursuant to the inspection conducted on 15/02/2021 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner WONG KIM PIAU (“the third party claimant”) of vehicle no. SKW 7194B 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”.


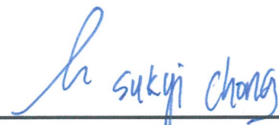
We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that “the third party claimant” after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SKW 7194B (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 04 (month) 2021 (year)

  
\_\_\_\_\_  
Signed by appointed surveyor

  
  
\_\_\_\_\_  
Signed by “the workshop” (with chop)

# SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM\_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No.: 53231488C

## TAX INVOICE

**AIG ASIA Pacific Insurance Pte Ltd**

78 Shenton Way,  
AIG Building, #09-16  
Singapore 079120

Client: WONG KIM PIAU

Invoice No : SMP2104-0026

Date : 19-Apr-21

Date of Accident : 7-Feb-21

Vehicle No. : SKW7194B

Model Type : HONDA SHUTTLE

Descriptions		Amount
Lump Sum Repair Cost		10,800.00
Total		10,800.00

(SGD) Dollars: TEN THOUSAND AND EIGHT HUNDRED ONLY





U2857167



福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

SKW-7194B  
SM

HIRER'S PARTICULARS  
If Different From  
Section ①

I/We

of

S

Tel:

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

**a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE**

the Excess which is the maximum amount of \$1500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

**b) COMPREHENSIVE MOTOR VEHICLE COVERAGE**

the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼		Sma 8627E		Rental Agreement 合同號碼		No. H 15283	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄				租出日期及時間 Date & Time OUT			
姓名 Name: Tan Jing Jie				08-02-2021, 11.45 AM			
地址 Address: Blk 310 Yishun Ring Road				交車日期及時間 Date & Time IN			
# 11-1228				19. 02. 2021, 1100 AM			
Chargeable		Rates		Amount			
天 Days		@ \$		\$1320/-			
星期 Weeks		@ \$					
月 Months		@ \$					
居民證/護照號碼 I/C No./Passport No:		駕駛執照號碼 Driving Licence No:					
居民證/護照種類 Type of I/C/Passport:		Pass 日期 Pass Date:					
出生日期 Date of Birth:		發出地 Place of Issue:					
25.10.1997							
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-		保險 Insurance			
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:				總計 Total Charge			
備註與付款記錄 Remarks & Payment Records				按金 Security Deposit			
				總金額 Total Payable			
				來銀 Amount Paid			
				送車/費 Delivery Fees			
				收車費用 Collection Fees/Misc.			
				超過/小時 Extra Hours @ \$			
出車油箱 Fuel Tank OUT		出車油箱 Fuel Tank IN		租費不包括汽油 Rates Do Not Include Fuel		添油 Refuelling	
E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F					
車牌號碼 Vehicle No:		1)		起 From:		至 To:	
車牌號碼 Vehicle No:		2)		起 From:		至 To:	
工具 Tools		輪胎 Spare Tyre		裝飾品 Accessories		加額費用 Total Additional Charges	
車輛發出人 Vehicle Issued By:		車輛接收人 Vehicle Collected By:					
NOTE: 註				總計 Grand Total			
租車者或司機必須付所有停車, 違反交通及噴過量黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.							

租車者不准載沙或石灰  
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE  
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement

日期  
Date:

08.02.2021

租車者簽名  
Signature of Hirer:

x [Signature]

## Cecilia Chong (LKK Auto)

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**From:** sm automotive <sm\_automotive@hotmail.com>  
**Sent:** Thursday, 29 April 2021 5:54 PM  
**To:** Cecilia Chong (LKK Auto); Su Li (LKK Auto)  
**Cc:** Admin A  
**Subject:** Re: SKW7194B CLAIMING AGAINST SMV6151M (AIG) DOA:07.02.2021 LKK REF : CC6/AIG21002327/g3  
**Attachments:** SKW7194B DV.pdf

Without Prejudice

Hi Cecilia

Enclosed signed discharge voucher with company stamp for your reference.

The rental company is paperless system, their vehicle rental agreement is invoice as well for green environment and so far, is there was no issue for insurance company.

Please expedite the necessary documents to AIG for process the payment, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

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**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Thursday, April 29, 2021 5:18 PM  
**To:** sm automotive <sm\_automotive@hotmail.com>; Su Li (LKK Auto) <suli@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SKW7194B CLAIMING AGAINST SMV6151M (AIG) DOA:07.02.2021 LKK REF : CC6/AIG21002327/g3

**WITHOUT PREJUDICE**

Dear Sukyi,

Thanks for your acceptance.

Kindly sign on DV as attached and email back to us (LKK) **together with the rental invoice.**

Thanks

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

## INSURER ENQUIRY


Find

insurer

Vehicle reg. no.

SMV6151M

Date of Accident

07/02/2021 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **AIG**Period of Insurance ..... **12/10/2020 - 11/10/2021**Requested By ..... **SUKYI CHONG (CHEW MOTOR ...**Requested Date ..... **10/02/2021 11:39**

## 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**

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 15 April 2021 5:42 PM  
**To:** SILVEST\_CHOO@HOTMAIL.COM  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC6/AIG21002327/Ags3 \*\*\*  
ACCIDENT INVOLVING SMV 6151M & SKW 7194B ON 07/02/2021 \*\*\*

Our Ref: CC6/AIG21002327/Ags3

15 APRIL 2021

**CHOO WEI LIANG SILVESTER**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SMV 6151M & SKW 7194B ON 07/02/2021**

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **SKW 7194B**.

Based on the accident report and accident scenario, liability is down against us. 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 us if you have further queries.

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

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

*Best Regards,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

*Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108*

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





*Save the Earth. Print only when necessary.*

## Print Received Message

This mail is associated with :

**\*SKW7194B (6370051911SG)**  
**[SMV6151M]**

TP

WONG KIM PIAU

Feb 7 2021 3:00PM

[CHOO WEI LIANG SILVESTER (ZHU WEILIANG)]

Sm Automotive - Kaki Bukit

**From**      **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS)**, sent on **27/04/2021 11:23 AM**.  
**To**        LKK\_HQ  
**Subject**   **Alert - Adj Mandate Approved (S\$11902.00) - SKW7194B - Claim Handler: Syed-Yusoff, Saliha**

Approved:11902.00:please proceed with settlement @ \$11,902 [COR-\$10,800 LOR-\$1,100 LTA-\$2] \*\* subject to final repair bill & ATA