

CANFORB ELECTRICAL PTE LTD

c/o Blk 7 Sin Ming Industrial Estate

#01-76

Singapore 575642

Date: 22032021

AIG ASIA PACIFIC INSURANCE PTE LTD

MOTOR CLAIMS DEPT.

78 SITION WAY

#09-16 AIG BUILDING

Singapore 079126

Dear Sir / Madam

ACCIDENT INVOLVING MOTOR VEHICLES GBF 6326 R AND SK73878 D
ALONG JUNCTION OF ANH MU KIO AVE 3 & AVE 10 ON 26-02-2021

I / We, the owner of Vehicle No. GBF 6326 R which was involved in the above accident.

My / Our vehicle sustained damages as a result of the above said accident and I / we are now claiming against you for the followings:-

- | | | |
|-----------------------------------|--------------|------------------|
| 1. Costs of repair | - | \$878.47 |
| 2. Loss-of-Use/Rental fees | 2 days (pre) | \$120.00 |
| 3. Police / GIA report / LTA fees | - | \$2.00 |
| 4. Surveyor report fees | - | |
| 5. Others | - | |
| Total: | | <u>\$1000.47</u> |

Please advise whether you are now prepare to settle my claims as outlined above.

I / We hereby authorise my / our repairers, M/s **Alan's United Auto Pte. Ltd.** and/or their representatives to negotiate/compromise settlement of my / our above claim on my / our behalf. If there is a settlement I / we further authorise you to pay whatever settlement sum to my / our repairers being the outstanding repair bill and incidentals due to them.

Your kind attention and prompt settlement is much appreciated.

Yours faithfully,



LETTER OF AUTHORITY

ACCIDENT INVOLVING GBF 6326 R AND SK73878 D

ALONG JUNCTION OF ANH MO KIU AVE 3 & AVE 10

ON 26-02-2021

BY THE LETTER OF AUTHORITY, I / We, CANTON ELECTRICAL PTE LTD

NRIC NO. 200207336 G The owner of Vehicle No. GBF 6326 R

Hereby irrevocably appoint Messrs **Alan's United Auto Pte. Ltd.** at Block 7, Sin Ming Industrial Estate, Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our behalf and to do all and/or any of the followings:-

1. To submit, negotiate/compromise and to resolve settlements of my/our above mentioned claim.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favor of **Alan's United Auto Pte. Ltd.**
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever as they deem necessary for the purpose of settling my/our said claim.

I / We hereby declare that all the processing and documents done by virtue of this letter of authority on my/our behalf by my/our repairers or any person authorized by them shall be as good valid and effectual to all intends and purposes whatsoever as if the same had been done or executed by me/us in person.

I / We further confirm that the acceptance by Messrs **Alan's United Auto Pte. Ltd.** of the settlement amount constitute the full discharge of my/our claim(s) in respect of the above accident.

Signed on the 01 (day) 03 (month) 2021 (year)

Acknowledged by Owner
(company stamp if applicable)



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

"We/I, **ALAN'S UNITED AUTO 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\$1,000.00** (Global Sum) for vehicle no. **GBF 6326R** that was damaged pursuant to the accident which occurred on **26/02/2021** (date) along **JUNCTION OF AMK AVE 3 AND AMK AVE 10** (location) involving vehicle no/s **SKT 3878D**.

This is pursuant to the inspection conducted on **10/03/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **CANFORD ELECTRICAL PTE LTD** (the third party claimant") of vehicle no. **GBF 6326R** 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 **GBF 6326R** (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 05th (day) of MAY (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

TAX INVOICE

No. : 225721

Date : 22.03.2021

PAGE : 1

Vehicle Insured : SKT3878D

Accident Date : 26-Feb-2021

Our Ref : 021037 (AIG) / CHAN

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#09-16 AIG BUILDING

Singapore 079120

FINAL REPAIR COST FOR OPEL COMBO L2H1 1.6 CDTI GBF6326R

=====

1 pc LH side mirror assy	790.00	

	790.00	
Less 10% :	79.00	

		711.00
To spray lh side mirror cover		50.00
To remove lh side door inner trim board for remove & renew side mirror		60.00

		821.00
Add 7% GST :		57.47

Total :	S\$	878.47
		=====

Singapore Dollars Eight Hundred and Seventy Eight
and Cents Forty Seven Only

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SKT3878D

Date of Accident

26/02/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG**

Period of Insurance **03/06/2020 - 02/06/2021**

Requested By **KENNY CHAN (ALAN'S UNITED ...**

Requested Date **05/03/2021 11:37**

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)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 19 March 2021 12:52 PM
To: 'MARED4953@GMAIL.COM'
Subject: RE: ACCIDENT INVOLVING SKT 3878D(AIG) AND GBF 6326R AT/ALONG ANG MO KIO AVENUE 3 JUNCTION WITH AMK 10 ON 26/02/2021
Attachments: SKT3878D(FRONT VIDEO).mp4; GBF6326R(VIDEO).mp4

Dear Mr Edwin Yip / Ms Marilyn Ma,

Thank you for your email.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by GBF6326R. Attached here with both parties video footage for your easy reference. From the video footage, it shows that your vehicle was on the left most lane at the traffic junction while third party was on your right side. After the traffic light turn green your vehicle started to move ahead, while moving your vehicle had encroached into third party lane and collided with third party who was driving within his lane. Therefore, we are of the view that liability is not in your driver favour. 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 07 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 | Fax: 6741 4108

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

S(408933)

From: Mared <mared4953@gmail.com>
Sent: Thursday, 11 March 2021 12:16 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Fwd: ACCIDENT INVOLVING SKT 3878D(AIG) AND GBF 6326R AT/ALONG ANG MO KIO AVENUE 3 JUNCTION WITH AMK 10 ON 26/02/2021

----- Forwarded message -----

From: **Mared** <mared4953@gmail.com>

Date: Thu, Mar 11, 2021 at 11:54 AM

Subject: Re: ACCIDENT INVOLVING SKT 3878D(AIG) AND GBF 6326R AT/ALONG ANG MO KIO AVENUE 3 JUNCTION WITH AMK 10 ON 26/02/2021

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Hi Hsiao Tong,

As requested, i attach the two videos and also photos of the damages to the wing mirrors and also my report dated 1 March 2021.

Please call me if you have any questions.

Regards,

Marilyn

[_\(1\) EVT_2021_02_26_16_48_06_F.MP4](#)Error! Filename not specified.

[_\(2\) EVT_2021_02_26_16_48_06_R.MP4](#)Error! Filename not specified.

On Thu, Mar 11, 2021 at 11:25 AM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

11 March 2021

Mr Edwin Yip Seck Tai / Ms Marilyn Ma Tien Woon

[By Email Only]

Dear Sir/Madam,

You Ref: SKT3878D

Our Ref: CC4/AIG21003007/ps3

ACCIDENT INVOLVING SKT 3878D(AIG) AND GBF 6326R AT/ALONG ANG MO KIO AVENUE 3 JUNCTION WITH AMK 10 ON 26/02/2021

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 GBF6326R against your insurance policy.

As per our tele-conversation with Ms Marilyn earlier, we would like to request for a copy of video footage as stated in your accident report for our further action.

Appreciate an early reply. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: 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	08 Mar 2021 08:50	Clm Dtl Modified	Claimant's Name: -> CANFORD ELECTRICAL PTE LTD.	[A] Lee Su Li
2	08 Mar 2021 08:50	Clm Veh Model Changed	(206593) OPEL COMBO L2H1 1.6 D CDTI (A).	[A] Lee Su Li
3	08 Mar 2021 08:50	Clm Created	Reg No: GBF6326R. Acct Date: 2021/02/26. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: Alan's United Auto Pte Ltd (HQ)	[A] Lee Su Li
4	08 Mar 2021 08:50	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	08 Mar 2021 08:50	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/17	[A] Lee Su Li
6	08 Mar 2021 08:50	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	08 Mar 2021 08:50	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[I] Merimen Administrator
8	08 Mar 2021 08:50	Label Added	(19):Fastlane.	[A] Lee Su Li
9	08 Mar 2021 08:50	Adj Adjuster Assigned	[None] -> ACCUSER4	[A] Lee Su Li
10	09 Mar 2021 17:05	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	12 Mar 2021 10:05	Adj Adjuster Assigned	ACCUSER4 -> KENNETH KONG	[A] Lee Su Li
12	05 Apr 2021 14:52	Adj Rpt Initiated		[A] HUEY YON
13	05 Apr 2021 14:52	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] HUEY YON
14	05 Apr 2021 14:52	Clm Dtl Modified	JPJ Reg. Date: -> 2017/01/11.	[A] HUEY YON
15	05 Apr 2021 14:52	Clm Details Notified		[A] HUEY YON
16	06 Apr 2021 11:33	Adj Mandate Request	Cur.Req:1000.47:Liability: 100%(B15) *Quantum: (a)CORw/GST: \$878.47 + (b)LOU(2days x \$60.00): \$120.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$1,000.47 *1 recommendation repair day +1PRS = 2 days *For your approval please.	[A] CHEW HSIAO TONG
17	21 Apr 2021 14:40	Video Downloaded	Downloaded GBF6326R vs SKT3878D_TP VIDEO	[I] Goh, Jeremy-CX
18	21 Apr 2021 14:40	Video Downloaded	Downloaded GBF6326R vs SKT3878D_OI VIDEO(FRONT)	[I] Goh, Jeremy-CX
19	21 Apr 2021 14:41	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
20	21 Apr 2021 15:03	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/17. Mandate Remarks: mandate approved. please mitigate cost, insured not totally at fault. LOU to start from \$80 up to \$120.	[I] Goh, Jeremy-CX
21	21 Apr 2021 15:03	Adj Mandate Set	Approved:1000.47:mandate approved. please mitigate cost, insured not totally at fault. LOU to start from \$80 up to \$120.	[I] Goh, Jeremy-CX

Date From   Date To   Audit Type

ACTIVITY

[21/04/2021 14:16] CHEW HSIAO TONG:
Returned call to Mdm Marilyn. Inform her that the final amount is abt \$1K. She agreed to let AIG settle.
[22/03/2021 16:15] CHEW HSIAO TONG:
Called OID to inform her that she had NCD protector. She will let AIG to settle the claim
[19/03/2021 12:27] CHEW HSIAO TONG:
Called OID at 96205913. HP off. Called 62829080. Not pick up
[11/03/2021 11:21] CHEW HSIAO TONG:
Pending OI video

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
2675898	09 Mar 2021 14:19:32	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	GBF6326R	Low, Xianyu	xx.xx
2675901	09 Mar 2021 14:23:55	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBF6326R	SKT3878D	11.00
2676016	09 Mar 2021 17:10:19	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	GBF6326R	CHEW HSIAO TONG	xx.xx
2678761	19 Mar 2021 12:22:20	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	GBF6326R	CHEW HSIAO TONG	xx.xx
2683357	05 Apr 2021 14:52:19	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBF6326R	SKT3878D	11.00