

Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
E-Mail: erofia@singnet.com.sg
Co Registration No: 201202259N

Ref: EMT1798/21/lt/JSR1438

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

14 April 2021

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #07-16
AIG Building
Singapore 079120

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sir

Re: **ACCIDENT INVOLVING SMT1599Z AND JSR1438 ON 17 MARCH 2021**

We are instructed by our client Saravanan A/L Ramachandran to claim damages against your insured SMT1599Z in connection with a road traffic accident on 17 March 2021 at about 20.50hrs along Ayer Rajah Expressway with our client's motorcycle registration number JSR1438

As a result of the accident, our client's motor bike was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Final repair cost as per Surveyor's recommendation	S\$ 750.00
2.	Loss of Use (4 days X S\$20.00/day) Repair Day + PRI	S\$ 80.00
	Total to Claim	<u>S\$ 830.00</u>

Attached final repair bill for your early process of our claim

Kindly revert soonest

Thank you

Yours faithfully
Erofia Motor Trading Pte Ltd

Teo Hwa Heng



Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

Co Registration No: 201202259N

AUTHORISATION TO ACT

I/We, Saravanan A/L Ramachandran ("the third party claimant") of
Blk 409 Sanyana Road # 02-116 S670409 (address), owner of
JSR 1438 (vehicle no.) hereby authorize Erofia Motor Trading 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. JSR 1438 That was damaged pursuant to the
accident which occurred on 17 03 2021 (date)
Along Ayer Rajah Expressway (location) involving vehicle no/s
SMT 1599Z ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deemed 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 - **EROFIA MOTOR
TRADING PTE LTD**

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 18 (day) of 03 (month) 20 21 (year)



Signed by "the third party claimant"

(With company stamp if applicable)



Signed by "the workshop"

(With company stamp)

Provide always that this discharge of my
claim for damages relating to the damage to
my vehicle shall not prejudice or affect or
preclude me from making a further claim for
general and special damages for my personal
injuries sustained in the same accident.

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

"We/I, **EROFIA MOTOR TRADING 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\$750.00** (Repair Cost), **S\$60.00** (Loss of Use/Rental), **S\$ -** (Disbursement) for vehicle no. **JSR 1438** that was damaged pursuant to the accident which occurred on **17/03/2021** (date) along **AYER RAJAH EXPRESSWAY** (location) involving vehicle no/s **SMT 1599Z**. This is pursuant to the inspection conducted on **22/03/2021** (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner **SARAVANAN A/L RAMACHANDRAN** ("the third party claimant") of vehicle no. **JSR 1438** 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 **JSR 1438** (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 28 (day) of 04 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EROFIA MOTOR TRADING PTE LTD (201202259N)

2
1 Kaki Bukit Ave 6 #02-62
Singapore 417883
Tel: 67527740 Fax: 67528669
H/P: 90696165 (Mr Teo)

INVOICE

Number	Date	Page
JSR1438	14-Apr-21	1

YOUR REF:	JSR1438
VEHICLE NO:	HONDA FS150FJ
MAKE/MODEL:	AIG ASIA PACIFIC INSURANCE PTE LTD
NAME:	78 SHENTON WAY #07-16
ADDRESS:	AIG BUILDING
	SINGAPORE 079120

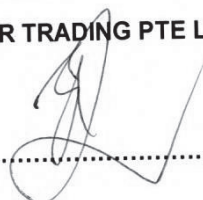
ACCIDENT INVOLVING SMT1599Z AND JSR1438 ON 17 MARCH 2021

FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION

S\$ 750.00

TOTAL : S\$ 750.00

EROFIA MOTOR TRADING PTE LTD

.....


Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Tuesday, 23 March 2021 4:51 PM
To: laiyineng@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SMT 1599Z & JSR 1438L ALONG/AT CLEMENTI AVE 6 ON 17/03/2021

Our Ref: CC4/AIG21003647/Ura3

LAI YI NENG – BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMT 1599Z & JSR 1438L ALONG/AT CLEMENTI AVE 6 ON 17/03/2021

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 JSR 1438L against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is head-to-rear collision. 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 7 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)

Thank you.

Best Regards,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	22 Mar 2021 12:06	Clm Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	22 Mar 2021 12:06	Clm Veh Model Changed	(204782) YAMAHA FZ150 150cc.	[A] HOW MEI KWAN
3	22 Mar 2021 12:06	Clm Created	Reg No: JSR1438. Acct Date: 2021/03/17. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Erofia Motor Trading Pte Ltd - (kaki Bukit) (HQ)	[A] HOW MEI KWAN
4	22 Mar 2021 12:06	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Mar 2021 12:06	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/31	[A] HOW MEI KWAN
6	22 Mar 2021 12:06	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Mar 2021 12:06	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	22 Mar 2021 12:06	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	22 Mar 2021 12:06	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
10	26 Apr 2021 13:44	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
11	26 Apr 2021 13:44	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	26 Apr 2021 13:44	Clm Dtl Modified	JPJ Reg. Date: -> 2018/03/17.	[A] JOANNE LEE KHANG MIN
13	26 Apr 2021 13:44	Clm Details Notified		[A] JOANNE LEE KHANG MIN
14	27 Apr 2021 08:58	Adj Mandate Request	Cur.Reg:810.00:Liab:100%(OI REAR-ENDED TP)*Quantum:(a)COR:\$750 + (b)LOU(3days x \$20.00): \$60 = Total: \$810 *Vehicle Model: Honda FS150 *Recommended 2 repair days + 1 PRS = 3DAYS	[A] Jaslin Kok Chin Yi
15	27 Apr 2021 17:31	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/31. Mandate Remarks: mandate approved. subject to documents in order.	[I] Goh, Jeremy-CX
16	27 Apr 2021 17:31	Adj Mandate Set	Approved:810.00:mandate approved. subject to documents in order.	[I] Goh, Jeremy-CX

Date From



Date To



Audit Type

None

Go

ACTIVITY

No record

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
2679709	23 Mar 2021 14:51:57	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	JSR1438	SMT1599Z	11.00
2689140	26 Apr 2021 13:44:56	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	JSR1438	SMT1599Z	11.00