

哈 汽 車 貿 易 服 務

HUP MOTOR TRADING & SERVICE

Email : hupmotor@gmail.com

Blk 9004 Tampines Street 93 #01-120 Singapore 528838 Tel: 6784 0039 Fax: 6784 0076 WEB SITE: <http://hupmotor.com.sg> Reg. No. 378091/00W

Our Ref: TP 3020/03/21

Your Ref: SMR 7264 K

Date: 1st APRIL 2021

The Claim's Manager
Motor Claims Dept.
AIG ASIA PACIFIC INSURANCE PTE. LTD.
78, Shenton Way, #07-16, Chartis Bldg.
Singapore 079120

Dear Sirs,

RE : ACCIDENT ON 25/03/21 ALONG BLK 431, YISHUN AVE 1, MSCP
INVOLVING : SFJ 4005 L & YOUR INSURED : SMR 7264 K

We act for Anankumar S/O Vijayakumar., NRIC No : S9100799A
Who is the registered owner of Veh. No : SFJ 4005 L Which was involved
in the above accident with Veh. No : SMR 7264 K Which we understand
is insured with you.

Your appointed surveyor had surveyed our client's damaged vehicle and
we had repaired the vehicle.

The accident was clearly caused by your insured's negligence, I am,
therefore, seeking compensation from you for my financial losses as
itemised below : -

Cost of repair	\$ 7,600.00
Loss of use for 3 days (1 day X \$ 100.00)	300.00
LTA Search fee / GIA TP Insurer search fee	2.00
Survey Fee	0.00
	<hr/>
	\$ 7,902.00
	=====

We have enclosed copies of relevant documents to support my client's
claim, There was no receipt enclosed, as my client's did not pay us
any single amount.

Your prompt settlement of our claim would be much appreciated.

Yours faithfully,

HUP MOTOR TRADING & SERVICE

Mr David Ang B. Y.

Encl : Final Bill, ~~Car Rental Bill~~, LTA Search Fee, Owner Authorisation
Letter, ~~GIA Report, Survey Report & Ins. Cert.~~

TO : AIG Asia Pacific Insurance Pte. Ltd.

AUTHORIZATION TO ACT

I, ANANKUMAR S/O VIJAYAKUMAR ("the third party claimant") NRIC NO : S9100799A

of Blk 432C, #07-553, Yishun Avenue 1, S (763432) (address),

owner of SFJ 4005 L (vehicle no.) hereby authorize

Hup Motor Trading & Service,

("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. SFJ 4005 L that was damaged pursuant to the accident which occurred on 25/03/21 (date) along Yishun Ave 1 Multi Storey Car Park Blk 434, (location)

involving Vehicle No/s SMR 7264 K (Insured)

("The accident").

I further authorize the workshop to settle my 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.

Dated this 1st day of April (month) 20 21 (year)

Anankumar s/o Vijayakumar (S9100779A)
Signed by "the third party claimant"

HUP MOTOR TRADING & SERVICE

Signed by "the workshop"

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

“We/I, **HUP MOTOR TRADING & SERVICE** (“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\$7,900.00** (Global Sum) for vehicle no. **SFJ 4005L** that was damaged pursuant to the accident which occurred on **25/03/2021** (date) along **BLK 431 YISHUN AVE 1 M3CP** (location) involving vehicle no/s **SMR 7264K**.

This is pursuant to the inspection conducted on **25/03/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ANANKUMAR S/O VIJAYAKUMAR** (the third party claimant”) of vehicle no. **SFJ 4005L** 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 **SFJ 4005L** (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 10 (day) of May (month) 20 21 (year)



Signed by appointed surveyor

HUP MOTOR TRADING & SERVICE

Signed by “the workshop” (with chop)

哈 汽 車 貿 易 服 務

HUP MOTOR TRADING & SERVICE

Blk 9004 Tampines Street 93 #01-120 Singapore 528838 Tel: 6784 0039 Fax: 6784 0076 Email: hupmotor@gmail.com Reg. No. 378091/00W.

Our Ref: TP 3020/03/21

Your Ref: _____

Date: 1st APRIL 2021

ANANKUMAR S/O VIJAYAKUMAR
BLK 432C, #07-553
TISHUN AVE 1, S (763432)

Cost of repair to AUDI A4 (A) 2.0 TFSI Saloon - SPJ 4005 L

To supply front bumper, retainer, clips, sensor, o/s head lamp assy, front o/s fender, inner shield, clips & necessary parts.

To check & adjust front wheel alignment & balancing, including wiring check up & adjust headlight alignment.

Labour charge to remove & cut out damaged parts, to weld, renew & align above parts.

To putty & respray painting on all affected accident parts, including respray Tuff-Kote on all affected parts.

Lump Sum Repair : \$ 7,600.00

=====

Dollars : Seven Thousand And Six Hundred Only.

HUP MOTOR TRADING & SERVICE

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INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SMR7264K

Date of Accident

25/03/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**

Period of Insurance **20/01/2020 - 19/01/2022**

Requested By **david (Hup Motor Trading & S...**

Requested Date **25/03/2021 11:28**

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: Thursday, 1 April 2021 3:16 PM
To: 'KENXON@GMAIL.COM'
Subject: RE: ACCIDENT INVOLVING SMR 7264K(AIG) AND SFJ 4005L AT/ALONG BLK 431 YISHUN AVE 1 MSCP ON 25/03/2021

Hi Mr Kenneth,

We refer to your below email.

We have further reviewed the matter and we are of the view that it is difficult to defend the case. Your vehicle should keep to the left and not close to centre while negotiating bend. Third party who was driving down slope had tried to avoid hitting onto the front portion of your vehicle but unable to avoid hitting onto the right rear portion of your vehicle. The position of your vehicle is the scene photo taken after collision sufficient to show that your vehicle encroached into third party's lane.

We append Motor Accident Guide(MAG) for your reference: -

25.	(a)	 <i>Diagram 1.75</i>	Reason(s): Driver X should keep a proper lookout and drive within his own lane so as to maintain a margin of safety when negotiating a bend. ⁷² Driver Y should keep a lookout for vehicles entering his path of travel and take evasive action to avoid a collision.	90	10
		Vehicle X – Negotiating right bend while moving up/ down slope and encroaching into the path of Vehicle Y which			

	is moving within its own lane			
Vehicle Y –	Negotiating left bend in the opposite direction while moving down/up slope			

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. Please be assured that we will do our due diligence to mitigate the cost.

Please contact us if you have further queries. 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)

From: Yong Kenneth <kenxon@gmail.com>

Sent: Wednesday, 31 March 2021 12:15 PM

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

Subject: Re: ACCIDENT INVOLVING SMR 7264K(AIG) AND SFJ 4005L AT/ALONG BLK 431 YISHUN AVE 1 MSCP ON 25/03/2021

Hi

In terms on the lane width. Any chance if HDB can verify that the width should be equal?

Any case on wining the case?

Speeding down ramp Any chance?

Thank you

On Wed, 31 Mar 2021 at 12:10 PM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

31 March 2021

Mr Yong Kenneth

[By Email Only]

Dear Sir/Madam,

You Ref: SMR7264K

Our Ref: CC6/AIG21003860/Upa3

ACCIDENT INVOLVING SMR 7264K(AIG) AND SFJ 4005L AT/ALONG [BLK 431 YISHUN AVE 1](#) MSCP ON 25/03/2021

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 SFJ4005L against your insurance policy.

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 SFJ4005L. Your vehicle had encroached into third party lane while negotiating right bend. Under Motor Accident Guide, driver should keep a proper lookout and driver within his own lane so as to maintain a margin of safety when negotiating a bend. 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 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)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	25 Mar 2021 14:15	Clm Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	25 Mar 2021 14:15	Clm Veh Model Changed	(206863) AUDI A4 2.0 TFSI S-TRONIC (A).	[A] HOW MEI KWAN
3	25 Mar 2021 14:15	Clm Created	Reg No: SFJ4005L. Acct Date: 2021/03/25. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: Hup Motor Trading & Service (HQ)	[A] HOW MEI KWAN
4	25 Mar 2021 14:15	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	25 Mar 2021 14:15	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/04/06	[A] HOW MEI KWAN
6	25 Mar 2021 14:15	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	25 Mar 2021 14:15	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	25 Mar 2021 14:15	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	25 Mar 2021 14:15	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
10	29 Mar 2021 11:21	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	29 Mar 2021 14:12	Clm Registration Modified	Acct Time:00:00:00->08:00:00.	[I] AIG OneClaim Integration User
12	29 Mar 2021 19:36	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
13	01 Apr 2021 14:02	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
14	22 Apr 2021 11:18	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	22 Apr 2021 11:18	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	22 Apr 2021 11:18	Clm Dtl Modified	JPJ Reg. Date: -> 2019/03/29.	[A] JOANNE LEE KHANG MIN
17	22 Apr 2021 11:18	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	22 Apr 2021 14:46	Adj Mandate Request	Cur.Req:7902.00:Liability: 100%(OID encroached into 3rd party lane) *Quantum: (a)COR:\$7,600.00 + (b)LOU(3days x \$100.00): \$300.00 + (c)LTA/GIA search fee: \$2.00= Total: \$7,902.00 *3 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
19	29 Apr 2021 19:37	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
20	30 Apr 2021 09:53	Video Downloaded	Downloaded Video - Accident	[I] Lim, Kok-Chong
21	30 Apr 2021 09:54	Video Downloaded	Downloaded Video - Accident	[I] Lim, Kok-Chong
22	10 May 2021 09:38	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/04/06. Mandate Remarks: mandate approved. settle at best. subject to documents in order.	[I] Goh, Jeremy-CX
23	10 May 2021 09:38	Adj Mandate Set	Approved:7902.00:mandate approved. settle at best. subject to documents in order.	[I] Goh, Jeremy-CX

Date From   Date To   Audit Type 

ACTIVITY

[05/04/2021 10:07] CHEW HSIAO TONG:
OI Mr Kenneth called in. He would like to know if any chance on 50/50. Advised him that it is difficult to defense as his car had encroached into third party's lane. OI noted and will let AIG to handle.

[29/03/2021 10:15] CHEW HSIAO TONG:
No Video from TP, Only photos
[26/03/2021 14:20] HOW MEI KWAN:
OINR. To send out first 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
2680532	25 Mar 2021 14:24:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SFJ4005L	SMR7264K	11.00
2681064	29 Mar 2021 10:37:39	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SFJ4005L	Low, Xianyu	xx.xx
2688280	22 Apr 2021 11:18:25	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SFJ4005L	SMR7264K	11.00