

To: **AIG Asia Pacific Insurance Pte. Ltd.**  
78 Shenton Way  
#07-16  
Singapore 079120

Attn: **Motor Claims Department**

Date: 1<sup>st</sup> May 2021

Dear Sir/Madam,

Claimant: **Koh Zhi Xiong**

**“WITHOUT PREJUDICE”**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 01/04/2021 at along Moulmein Road towards CTE(SLE) involving our client’s vehicle registration number SMX 1041 U and vehicle registration number SKQ 1331 T driven by your insured at the material time.

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

1) Vehicle Repair Costs	\$5,050.00
2) Loss of Rental (SGD\$120.00 x 8Days)	\$960.00
3) LTA Search	\$7.45

**Total :** **\$6,017.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- LTA Search Receipt

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

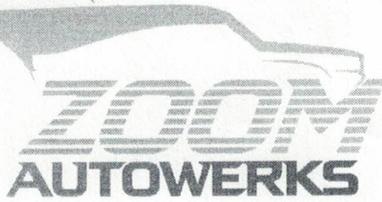
Yours faithfully,

***Elin Cai***

**Zoom Autowerks Pte Ltd**

130 Bedok Reservoir Road  
#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



# ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

✉ zoomautowerks@gmail.com

## LETTER OF AUTHORIZATION

Accident on 01/04/2021 @ 16:58 along Moulmein Road towards TE (SLE)  
Involving vehicles SMX1041U and SKQ1331T

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SMX1041U at my request, I/We, Koh Zhi Xiong ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No S8833962B the owner of motor vehicle no SMX1041U, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 01 day of 04 (month) 20 21 (year)

Signed by "the claimant"

Name: Koh Zhi Xiong

NRIC No: S8833962B



Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai

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

"We/I, **ZOOM AUTOWERKS 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\$5,050.00** (Repair Cost), **S\$800.00** (Loss of Use/Rental), **S\$ 7.45** (Disbursement) for vehicle no. **SMX 1041U** that was damaged pursuant to the accident which occurred on **01/04/2021** (date) along **MOULMEIN ROAD TOWARDS CTE (SLE)** (location) involving vehicle no/s **SKQ 1331T**. This is pursuant to the inspection conducted on **06/04/2021** (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner **KOH ZHI XIONG** ("the third party claimant") of vehicle no. **SMX 1041U** 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 **SMX 1041U** (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 01 (day) of 08 (month) 2021 (year)



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



\_\_\_\_\_  
Signed by "the workshop" (with chop)



**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

**INVOICE**

To: **AIG Asia Pacific Insurance Pte. Ltd.**  
78 Shenton Way  
#07-16  
Singapore 079120

Invoice No. : ZI0000655  
Date : 1/8/2021  
VRN : SMX 1041 U  
Make & Model : Honda Vezel  
DOA : 1/4/2021  
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			5,050.00
2	Loss of Rental			800.00
3	LTA Search			7.45

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**TOTAL :** **\$5,857.45**

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All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD**"

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G



# CARS FOR RENT (2016) PTE LTD

Mailing Address:  
 10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874  
 Tel Nos.: +65 6970 9119 / 6789 5155  
 Co. Reg'n No.: 201609732N  
 GST Reg'n No.: 201609732N

Tax Invoice #: E2104109  
 Date: 15-04-21

Bill To:

Ship To:

1

Zoom Autowerks  
 For the account of:  
 Koh Zhi Xiong  
 S8833962B  
 Blk 780C Woodlands Crescent  
 #13-51

Zoom Autowerks  
 For the account of:  
 Koh Zhi Xiong  
 S8833962B  
 Blk 780C Woodlands Crescent  
 #13-51

Description	Amount	Job No.
Vehicle Rental for Period 01.04.2021 to 09.04.2021 (Billing for days 8 X \$120.00/per day) (Vehicle No.: SMX1041U)	\$960.00	SMQ9435B SR

Your Order #: E17950

		Terms: Net 30th after	GST:	\$62.80
COMMENT	CODE	RATE	GST SALE AMOUNT	Total Inv Amt: \$960.00
	SR	7%	\$62.80 \$897.20	Amount Applied: \$0.00
				Balance Due: \$960.00



# CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: E 17950

ZOOM

SMX10411

(E 2104/09)

ROC/GST No: 201609732N

## VEHICLE RENTAL AGREEMENT

<b>HIRER'S PARTICULAR</b>		Vehicle No: <u>SMA 9435B</u> Replace Veh No:	
Name: (as in I/C) <u>Koh Zhi Xiong</u>		Mileage out:	
NRIC/PASSPORT No: <u>S8833962B</u>		Make & Model: <u>HONDA VEZEL</u> (Auto) Manual	
Date of Birth:		OUT : Date <u>01/04/21</u> Time : <u>17.30 AM</u>	
Address (Res): <u>780C Woodlands Crescent #13-51 S(733780)</u>		<b>HIRE PERIOD</b>	
Driving Licence No: _____ D/L Type: Local / International		OWN DAMAGE CLAIM Excess S\$ <u>2000</u>	
Issue Date: _____		THIRD PARTY CLAIM Excess S\$ <u>1500</u>	
Tel: (O) _____ HP <u>91597735</u>		<b>CHARGES</b>	
<b>Company Name:</b> _____		Daily <u>8</u> @ \$ <u>120</u> per day <u>960</u> ✓	
Company UEN: _____		Weekly @\$ per week	
Company Address: _____		Monthly @\$ per month	
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Others @\$ <span style="color: red;">Type text here</span>	
Name: (as in I/C) _____		Delivery Service	
NRIC/PASSPORT No: _____		GST	
Date of Birth: _____		<b>SUB-TOTAL \$</b>	
Address (Res): _____		<b>PETROL LEVEL</b>	
Driving Licence No: _____ D/L Type: Local / International		Out E <u>1/4</u> 1/2 3/4 F	
Issue Date: _____		In E 1/4 1/2 3/4 F	
Tel: (O) _____ HP _____		<b>EXTENSION</b>	
<b>VEHICLE CHECK LIST</b>		Misc.	
INDICATE : D - DENTS S - SCRATCHES A - ACCIDENTS		GST	
		TOTAL <b>960</b> ✓	
		Rented out by:	
		Hirer's Signature	
		Addition Driver's Signature _____	

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringement may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE
<u>01/04/2021</u>	<u>18:00</u>				

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 04 Apr 2021 / 21:17:02

Receipt Date/Time : 04 Apr 2021 / 21:17:02

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210404-001085

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - SKQ1331T As at 01 Apr 2021/16:58:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
1	Insurance Enquiry - SKQ1331T Enquiry Fee 20210404211606598646	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	Paid By			
	526471XXXXXX0962		eNETS Credit Card	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

## **Jaslin Kok (LKK Auto)**

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Thursday, 8 April 2021 12:06 PM  
**To:** irises33@gmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SKQ 1331T & SMX 1041U ALONG/AT MOULMEIN ROAD RIGHT INTO SLIP ROAD TO CTE ON 01/04/2021

Our Ref: CC4/AIG21004299/Ura3

**ONG IRENE (WANG IRENE) - BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SKQ 1331T & SMX 1041U ALONG/AT MOULMEIN ROAD RIGHT INTO SLIP ROAD TO CTE ON 01/04/2021**

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 SMX 1041U 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** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkauto.com](mailto:JaslinKok@lkauto.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	05 Apr 2021 17:46	<b>Clim Dtl Modified</b>	Claimant's Name: -> KOH ZHI XIONG. Claimant's ID: -> S8833962B.	[A] HOW MEI KWAN
2	05 Apr 2021 17:46	<b>Clim Veh Model Changed</b>	(204586) HONDA VEZEL 1.5 X CVT (A).	[A] HOW MEI KWAN
3	05 Apr 2021 17:46	<b>Clim Created</b>	Reg No: SMX1041U. Acct Date: 2021/04/01. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	05 Apr 2021 17:46	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	05 Apr 2021 17:46	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/14	[A] HOW MEI KWAN
6	05 Apr 2021 17:46	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	05 Apr 2021 17:46	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	05 Apr 2021 17:46	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	05 Apr 2021 17:46	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
10	06 May 2021 08:26	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
11	06 May 2021 08:26	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	06 May 2021 08:26	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2016/06/15.	[A] JOANNE LEE KHANG MIN
13	06 May 2021 08:26	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
14	02 Jun 2021 13:39	<b>Adj Mandate Request</b>	Cur.Req:5697.45:Lia:100%(OI REAR-ENDED TP)*Quantum:(a)COR:\$5,050+(b)LOR(8days x \$80):\$640 +(c) LTA/GIA search fee:\$7.45=Total:\$5,697.45*Veh Model:Honda Vezel*Recommend 6 repair days +1 Sun + 1 PRS = 7 Days	[A] Jaslin Kok Chin Yi
15	02 Jun 2021 15:56	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/14	[I] Yong, Joanne
16	02 Jun 2021 15:56	<b>Adj Mandate Set</b>	Approved:5697.45.	[I] Yong, Joanne
17	13 Jul 2021 19:07	<b>Adj Mandate Request</b>	Cur.Req:5857.45:Lia:100%(OI REAR-ENDED TP)*Quantum:(a)COR:\$5,050+(b)LOR(8days x \$100):\$800 +(c) LTA/GIA search fee:\$7.45=Total:\$5,857.45*Veh Model:Honda Vezel*Recommend 6 repair days +1 Sun + 1 PRS = 7 Days	[A] Jaslin Kok Chin Yi
18	18 Jul 2021 16:54	<b>Adj Mandate Set</b>	Approved:5857.45.	[I] Yong, Joanne

Date From  Date To  Audit Type

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
2683786	06 Apr 2021 14:15:12	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMX1041U	SKQ1331T	11.00
2692476	06 May 2021 08:26:06	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMX1041U	SKQ1331T	11.00

