

**From:** [Subramaniam, Divyashni](#)  
**To:** [Md Noor, Norsiah](#)  
**Cc:** [Lim, Kok-Chong](#); [Abu Kassim, Noor Mariesa](#); [Hor, Yinrul](#); [Teo, Ericweihong](#); [PRDSG.WORKLIST](#)  
**Subject:** #4463303484SG003#027,027,027,027,027#FW: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLV1702T AND SMC8228M ON 01/04/2021  
**Date:** Wednesday, May 5, 2021 10:49:01 AM  
**Attachments:** [gia receipt.pdf](#)  
[FINAL REPAIR BILL.pdf](#)  
[car rental bill.pdf](#)  
[accident report.pdf](#)

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Hi Norsiah,  
AIG REF: 4463303484SG-003

Received attached documents from TP as per email below, FYA.

Thanks & Regards,

**Divyashni Subramaniam**

**AIG**

FNOL Adjuster I

Auto Claims | AIG Asia Pacific Insurance Pte. Ltd.

Tel: 8001206556 | Ext: 1012103

[Divyashni.Subramaniam@aig.com](mailto:Divyashni.Subramaniam@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** anthony.goh@autoclinicgroup.com.sg <anthony.goh@autoclinicgroup.com.sg>  
**Sent:** Tuesday, May 4, 2021 7:01 PM  
**To:** anthony.goh@autoclinicgroup.com.sg; Subramaniam, Divyashni <Divyashni.Subramaniam@aig.com>  
**Cc:** Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Abu Kassim, Noor Mariesa <NoorMariesa.AbuKassim@aig.com>; Hor, Yinrul <Yinrul.Hor@aig.com>; Teo, Ericweihong <Ericweihong.Teo@aig.com>  
**Subject:** RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLV1702T AND SMC8228M ON 01/04/2021

WITHOUT PREJUDICE

Dear Person-in-charge

The accident was caused solely by the negligence of the driver. As a result of the

said accident, our client has suffered losses which are set out here-under as follows:

Cost of repair \$1,605.00 inclusive of GST

LTA search fee \$7.45

Car Rental \$100 x 03 days = \$300

Total \$1,912.45

A copy of each of the following supporting documents are enclosed :

1. Copy of accident report.
2. Repair bill.
3. Car rental invoice
4. GIA search fee

Thank you.

Anthony Goh

AUTOCLINIC PTE LTD

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**From:** [anthony.goh@autoclinicgroup.com.sg](mailto:anthony.goh@autoclinicgroup.com.sg)

**Sent:** Mon, 5 Apr 2021 05:01:00 +0000

**To:** [Divyashni.Subramaniam@aig.com](mailto:Divyashni.Subramaniam@aig.com)

**Cc:** [Kok-Chong.Lim@aig.com](mailto:Kok-Chong.Lim@aig.com), [NoorMariesa.AbuKassim@aig.com](mailto:NoorMariesa.AbuKassim@aig.com), [Yinrul.Hor@aig.com](mailto:Yinrul.Hor@aig.com), [Ericweihong.Teo@aig.com](mailto:Ericweihong.Teo@aig.com), [anthony.goh@autoclinicgroup.com.sg](mailto:anthony.goh@autoclinicgroup.com.sg)

**Subject:** RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED


**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, SIM SOON TIONG EUGENE (the third party claimant") of BLK 353 CHOA CHU KANG CENTRAL #14-311 SINGAPORE 680353 (address), owner of SMC 8228M (vehicle no.) hereby authorize AUTOCLINIC 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 SMC 8228M that was damaged pursuant to the accident which occurred on 01/04/2021 (date) along RAFFLES CITY BASEMENT CARPARK (location) involving vehicle no/s SLV 1702T ("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 02 (day) of 04 (month) 20 21 (year)

  
Signed by "the third party claimant"  
(with chop if applicable)

**AUTOCLINIC PTE. LTD.**  
48 Ton Guan Road East  
#02-136 Enterprise Hub  
Singapore 608586  
Signed by "the workshop"  
(with chop)

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

"We/I, AUTOCLINIC 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\$ 1,605.00 (Repair Cost), S\$ 300.00 (Loss of Use/Rental), S\$ 7.45 (Disbursement) for vehicle no. SMC 8228M that was damaged pursuant to the accident which occurred on 01/04/2021 (date) along RAFFLES CITY BASEMENT CARPARK (location) involving vehicle no/s SLV 1702T. This is pursuant to the inspection conducted on 14/04/2021 (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner SIM SOON TIONG EUGENE ("the third party claimant") of vehicle no. SMC 8228M 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 SMC 8228M (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 17 (day) of 09 (month) 20 21 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

# AUTOCLINIC PTE LTD

48 TOH GUAN ROAD EAST #02-136 Enterprise Hub Singapore 608586  
TEL: 6686 2511 FAX: 6686 2509 Email: info@autoclinicgroup.com.sg  
GST:201801145H RCB NO:201801145H

M/S : AIG Asia Pacific Insurance Pte Ltd  
78, Shenton Way #07-16 AIG Building  
Singapore 079120

Claim No: SMC8228M  
Final No: SOA1800255  
Date: 04 May 2021  
Policy No: NTUC 5101581083-02

ATTN: Motor Claim Department  
Your Ref No: ACCIDENT  
Claim Type: Third Party  
Accident Date: 01 APR 2021

Chassis No: GK81201446  
Engine No: L15B5461697  
Reg. Date: 21 Jun 2018

## Final Repair Bill

Description	U/Price	Quantity	List Price	Amount
			<u>S\$</u>	<u>S\$</u>
Others				
1 FRONT BUMPER	1,230.50	1 SET	1,230.50	
2 FRONT BUMPER CLIP	3.50	10 PC	35.00	
			1,265.50	
		Less 10%	126.55	1,138.95
3 TO PUTTY AND SPRAY REPLACED PARTS (BUMPER + SIDE FENDER)	400.00	1 SET	400.00	
4 TO REMOVE DAMAGED PARTS, PANEL BEATING, ALIGN, REFIX AND TO RENEW ABOVE PARTS	360.00	1 SET	360.00	
5 REPAIR WORKS FOR FRONT RIGHT WHEEL	250.00	1 SET	250.00	
6 TO REMOVE TYRE AND INSTALL BACK, WHEEL BALANCING, WHEEL ALIGNMENT	60.00	1 SET	60.00	
7 LESS DISCOUNT	-708.95	1 SET	-708.95	
			361.05	361.05
			Total	S\$ 1,500.00
			Add GST @ 7%	105.00
			Total Amount Payable	S\$ 1,605.00

TOTAL: SINGAPORE DOLLAR ONE THOUSAND SIX HUNDRED AND FIVE ONLY

For AUTOCLINIC PTE LTD

  
AUTHORISED SIGNATURE

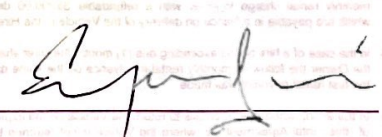
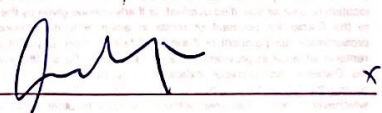


# CHIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,  
SINGAPORE 575642. TEL: 6453 4680  
REGN. NO.: 53090791K

## VEHICLE RENTAL AGREEMENT

NO: **9003**

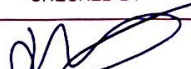
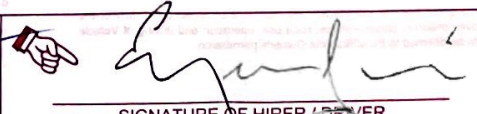
HIRER'S PARTICULAR		Vehicle No: <u>SJU3449R</u>		Mileage Out: <u>187056km</u>													
Hirer: <u>Sim Soon Tary Eugene</u>		Make & Model: <u>TOYOTA AITIS</u>		Auto / Manual Group:													
NRIC / Passport No: <u>56833185D</u> Date of Birth: <u>29/02/1968</u>		OUT : Date <u>14/04/2021</u>		OUT : Time <u>10.15AM</u>													
Address: <u>Apt BIK 353 CHOA CHU KANG</u>		Replace Veh No:		Mileage Out:													
<u>CENTRAL #14-311 5680353</u>		OUT : Date		OUT : Time													
Driving Licence No: <u>56833185D</u> Pass Date: <u>24/10/1986</u>																	
Contact Number: <u>987949871</u>																	
DRIVERS PARTICULARS (if different from Hirer)		CHARGES															
Appointed Driver: <u>Tan Kok Chye</u>		Daily <u>6</u> @ \$ <u>100/-</u> per day <u>600.00</u>															
NRIC / Passport No: <u>57123560B</u> Date of Birth: <u>01/07/1971</u>		Weekly @ \$ per week															
Address: <u>Apt BIK 97 Geylang Bahru #07-3166</u>		Monthly @ \$ per month															
<u>S-330047</u>		Hours @ \$ per hour															
Driving Licence No: <u>57123560B</u> Pass Date:		Others @ \$															
Contact Number: <u>97627672</u>																	
		SUB-TOTAL \$ <u>600.00</u>															
<b>New Insurance Policy Terms &amp; Conditions as at 08-12-2010</b> <b>1. NOT PERMITTED TO DRIVE - Not Covered</b> Driver Age 22 years old and below Driver above Age 70 years old Driver less than 2 years Driving Experience <b>2. ADDITIONAL EXCESS - S\$3000.00</b> Driver Age 23 to 25 years old with 2 years driving experience Driver Age 65 to 70 years old with 2 years driving experience		PETROL LEVEL															
		<table border="1"> <tr> <td>Out</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> </table>				Out	E	1/4	1/2	3/4	F	In	E	1/4	1/2	3/4	F
		Out	E	1/4	1/2	3/4	F										
In	E	1/4	1/2	3/4	F												
TOTAL CHARGES \$ <u>600.00</u>																	
REMARKS		<b>IMPORTANT!</b> <b>FOR SINGAPORE USE ONLY</b> Excess Liability: <b>S\$2500.00</b> Malaysia Excess (With Prior Consent):															
		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 amounts payable under this agreement and for parking and traffic infringements 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 CHIN HUI CAR RENTAL in connection with this agreement is true.

### \* IMPORTANT

- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND 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 PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
- 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.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CHIN HUI CAR RENTAL 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	SIGNATURE OF HIRER / DRIVER
<u>14/04/21</u>	<u>6-50pm</u>	<u>187473km</u>		



# CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

## CUSTOMER

SIM SOON TIONG

BLK 353 #14-311  
CHOA CHU KANG CENTRAL  
SINGAPORE 680353.

INVOICE NO: **C21168**

DATE : 20.04.2021

TERM : CASH

## RENTAL FEES FOR :-

s/n	rental veh no.	vha no.	reference	no. of day/s	unit pr \$	amount
1	SJU 3449R	9003	--	6	\$ 100.00	\$ 600.00
		***	*****	***		

PLEASE LET US HAVE YOUR CHEQUE MADE IN FAVOR

TOTAL: \$ **600.00**

OF **CHIN HUI CAR RENTAL**

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.



CHIN HUI CAR RENTAL

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 03 Apr 2021 / 11:58:28

Receipt Date/Time : 03 Apr 2021 / 11:58:11

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210403-000619

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SLV1702T As at 01 Apr 2021/18:30:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLV1702T Enquiry Fee 20210403115535509362	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				
	542550XXXXXX3424	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:** Friday, 16 April 2021 3:57 PM  
**To:** c4goh@yahoo.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SLV 1702T & SMC 8228M ALONG/AT RAFFLES CITY BASEMENT CARPARK ON 01/04/2021

Our Ref: CC4/AIG21004316/Kra3

**GOH SHAN MEI CHARLENE – BY EMAIL ONLY**

[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SLV 1702T & SMC 8228M ALONG/AT RAFFLES CITY BASEMENT CARPARK 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 SMC 8228M against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **7 days** i.e. by **23/04/2021** after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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@lkkauto.com](mailto: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	05 Apr 2021 19:18	<b>Clim Dtl Modified</b>	Claimant's Name: -> SIM SOON TIONG EUGENE. Claimant's ID: -> S6833185D.	[A] HOW MEI KWAN
2	05 Apr 2021 19:18	<b>Clim Veh Model Changed</b>	(205534) HONDA SHUTTLE 1.5 G CVT (A).	[A] HOW MEI KWAN
3	05 Apr 2021 19:18	<b>Clim Created</b>	Reg No: SMC8228M. Acct Date: 2021/04/01. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Autoclinic Pte Ltd (H Q)	[A] HOW MEI KWAN
4	05 Apr 2021 19:18	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	05 Apr 2021 19:18	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/14	[A] HOW MEI KWAN
6	05 Apr 2021 19:18	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	05 Apr 2021 19:18	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	05 Apr 2021 19:18	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	05 Apr 2021 19:18	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
10	16 Aug 2021 14:18	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
11	16 Aug 2021 14:18	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	16 Aug 2021 14:18	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2018/06/21.	[A] JOANNE LEE KHANG MIN
13	16 Aug 2021 14:18	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
14	10 Sep 2021 15:07	<b>Adj Mandate Request</b>	Cur.Req:1912.45:Lia:100%*Quantum:(a)CORw/GST:\$1,605+(b)LOR(3days x \$100):\$300+(c) LTA se arch fee:\$7.45 =Total: \$1,912.45*Recommended 3 repair days.	[A] Jaslin Kok Chin Yi
15	15 Sep 2021 08:46	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/14	[I] MdNoor, Norsiah
16	15 Sep 2021 08:46	<b>Adj Mandate Set</b>	Approved:1912.45.	[I] MdNoor, Norsiah

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
2683687	06 Apr 2021 12:04:52	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMC8228M	SLV1702T	11.00
2716770	16 Aug 2021 14:18:25	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMC8228M	SLV1702T	11.00

