

To: **India International Insurance Pte Ltd**  
64 Cecil Street #04/#05  
IOB Building  
Singapore 049711

Attn: **Motor Claims Department**

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

Dear Sir/Madam,

Claimant: **Tan Ham Hwang**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 10/04/2021 at along CTE(AYE), exit to PIE(Changi) involving our client's vehicle registration number SMC 186 C and vehicle registration number SLL 4572 J 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	\$15,000.00
2) Loss of Rental (SGD\$100.00 x 14days)	\$1,400.00
3) Towing Fee	\$150.00
4) Cake Destroyed	\$88.00

**Total :** **\$16,638.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Agreement
- Towing Chit
- D'Maldives Confections Invoice

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, Eunos Spring

#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 10/04/2021 @ 17:44 along CTELAYE, exit to PIE (Changi).  
Involving vehicles 8MC186C, SLL4572J and SEF5664L.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no 8MC186C at my request, I/We, Tan Ham Hwang ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No S8475454D the owner of motor vehicle no 8MC186C, 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 10 day of 04 (month) 20 21 (year)

Signed by "the claimant"

Name: Tan Ham Hwang

NRIC No: S8475454D



Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai



## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MPC2021D0001573  
Claimant Ref: SMC186C

We/I, Zoom Autowerks Pte Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 15,850.00 (Global Sum) (repair cost) (loss of (rental)). (Search fee), vehicle no. SMC186C that was damaged pursuant to the accident which occurred on 10/04/2021 (date) at CTE (AYE) EXIT TO PIE (CHANGI) (location) involving vehicle no. SLL4572J (insured vehicle). This is pursuant to the inspection conducted on 12/04/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner TAN HAM HWANG ("the third party claimant") of vehicle no. SMC186C to 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to SMC186C (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims 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.

We/I authorize you to pay the total amount of S\$ 15,850.00 to Zoom Autowerks Pte Ltd

Dated this 10 day of 07 20 21

CLAIMANT:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:

  
Signed by "the workshop" (with chop)  
Elin Cai  
SB901499i

WITNESS:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:



Signed by appointed Surveyor

LKK Auto Consultants Pte Ltd

199607198R

51 Ubi Avenue 1

#01-25 Paya Ubi Ind. Park S(408933)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunus Spring

#08-1339 Singapore 470130

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

Co. Reg No.: 201725603G

**INVOICE**

To: **India International Insurance Pte Ltd**  
64 Cecil Street #04/#05  
IOB Building  
Singapore 049711

Invoice No. : ZI0000633  
Date : 13/7/2021  
VRN : SMC 186 C  
Make & Model : Mazda 3  
DOA : 10/4/2021  
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			14,400.00
2	Loss of Use			1,450.00
	Towing Fee			
	Cake			

---

**TOTAL :** **\$15,850.00**

---

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

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G

---

(by Zoom Autowerks Pte Ltd)



## Invoice

YAN PENG

Invoice No : WPLIN0005160  
Invoice Date : 26/4/2021  
Due Date : 26/4/2021  
VHA No : 5763  
Referral ID : Z013

Description :	Amount
Rental for 14 Day/s @ \$100 per Day \$	1,400.00

Vehicle No : SJY8510S

Vehicle Description : Toyota Altis 1.6 A

Rental Period : 10/04/2021 to 24/04/2021

Total Amount Payable : \$ 1,400.00



# WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875

Tel: 6315 8479 H/P: 9833 0807

VHA No: 5763

Invoice No: WPLIN 5160

Hirer's Vehicle No:

UEN: 201505115E

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULARS

Name: (as in I/C) YAN PENG

NRIC / FIN No: S8461517Z

Address (Res): BLK 673B JURONG WEST ST 65  
#10-12 S(642673)

Name & Address of Employer:

Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: 24/9/14 Date of Birth: 21/4/84

Tel: (O) (R) HP:

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)

NRIC / FIN No:

Address (Res):

Occupation: Driving Exp:

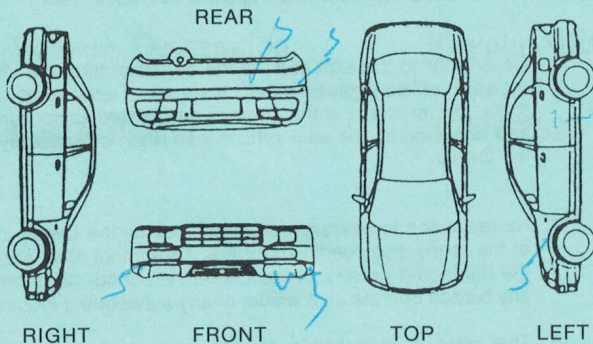
Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R) H/P:

### VEHICLE CHECK LIST

INDICATE:  
D - DENTS  
S - SCRATCHES  
A - ACCIDENTS



### MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: 85485108 Replace Veh No:

Mileage Out: 137696 Mileage Out:

Make & Model: TOYOTA ALTIS Auto / Manual

Out : Date 10/4/21 Time: 1905

HIRE / PERIOD EXPIRY Time:

NON-WAIVER EXCESS=\$ 2000/-

### CHARGES

Daily 14 @ \$ 100 per day \$1400 -

Weekly @ \$ per week

Monthly @ \$ per month

Hours @ \$ per hour

Extension @ \$

Delivery/Collection Service

SUB-TOTAL \$

### PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the 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 WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

### \*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. 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.
5. 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.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR 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 OF HIRER/DRIVER
24/4	1320				



8866 5379  
Lim Chin Hee

# 高 GAO

Express Towing Services

You Call, We Tow - Fast . Secured . Reliable



47 Jalan Pemimpin Halcyon 2 #C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: <http://www.gaoexpresstowing.sg>

## CASH SALE/WORK ORDER

No. 196363

Date: 18/04/2021

寶號

Messrs: Cash

車號

Vehicle No: SMC186C

車型

Model No: Mazda 3

時間 (日/夜)

Time (day/night):

Contact No:

由

Location: CTE (Braddell)

到

To: Kaki B-f

Cash \$: 150

其他

Others:

經手人

Authorised By: Jim

Tow Truck

Driver Name: Hee 8458

注意本公司對所拖之車輛,在進行中如有任何損失或破壞,一概由車主自行負責。

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

- ☐ Jump Start/Changing of battery
- ☐ Tyre Replacement
- ☒ Accident/Breakdown
- ☐ Multi/Basement
- ☐ With Load/Cargo Box
- ☒ King Dolly
- ☐ Transport Charge
- ☐ Low Body Kit
- ☐ Door Opening Service
- ☐ Crane Up/Winch Out
- ☐ Collect Doc/Key
- ☐ Repo
- ☐ Woodlands and Tuas Checkpoint

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	12 Apr 2021 16:09	<b>Clim Dtl Modified</b>	Claimant's Name: -> -.	[A] Lee Su Li
2	12 Apr 2021 16:09	<b>Clim Veh Model Changed</b>	(206086) ADIVA AD1 200 190cc 3W.	[A] Lee Su Li
3	12 Apr 2021 16:09	<b>Clim Created</b>	Reg No: SMC186C. Acct Date: 2021/04/10. Claim Type: TP. Insurer: India International Insurance Pte Ltd (H Q). Workshop: Zoom Autowerks Pte Ltd ()	[A] Lee Su Li
4	12 Apr 2021 16:09	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	12 Apr 2021 16:09	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/21	[A] Lee Su Li
6	12 Apr 2021 16:09	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	12 Apr 2021 16:09	<b>Label Added</b>	(30653):Direct Settlement.	[A] Lee Su Li
8	12 Apr 2021 16:09	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] Lee Su Li
9	14 Apr 2021 17:32	<b>Clim Dtl Modified</b>	Claimant's Name: - -> TAN HAM HWANG.	[A] Lee Su Li
10	14 Apr 2021 17:32	<b>Clim Veh Model Changed</b>	(206086) -> (205600) MAZDA 3 1.5 HATCHBACK DELUXE EU6 (A).	[A] Lee Su Li
11	15 Apr 2021 11:05	<b>Adj Mandate Request</b>	Cur Req:0.00:PODS Liability: 100% (BOLA 28) Remark: 3 vehicles chain collision, our insured was the last ca	[A] CHEW HSIAO TONG
12	16 Apr 2021 09:17	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/21	[I] Sherini Pillai
13	16 Apr 2021 09:17	<b>Adj Mandate Set</b>	Approved:0.00.	[I] Sherini Pillai
14	24 May 2021 21:55	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	24 May 2021 21:55	<b>Clim Dtl Modified</b>	Insured Name: -> -. Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	24 May 2021 21:55	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2017/10/31.	[A] JOANNE LEE KHANG MIN
17	24 May 2021 21:55	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
18	28 May 2021 12:27	<b>Adj Mandate Request</b>	Cur Req:16550.00:PODS Liability: 100% *Quantum: (a)COR: \$15,000.00+ (b)LOR(14days x \$100.00): \$1,400.00 + (c)Towing Fee:\$150.00 = Total: \$16,550.00 *MV:\$61K(est) less LTA Rebate:\$37,894.00(est)=NV:\$23,106(est) *15 recommendation repair days *For	[A] CHEW HSIAO TONG
19	31 May 2021 20:06	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/04/21. Mandate Remarks: The left rear fender was not seriously damaged. Can be repaired? Pls try to negotiate \$14,400.00 (COR)	[I] Sherini Pillai
20	31 May 2021 20:06	<b>Adj Mandate Set</b>	Maintained:The left rear fender was not seriously damaged. Can be repaired? Pls try to negotiate \$14,400.00 (COR)	[I] Sherini Pillai
21	11 Jun 2021 13:36	<b>Adj Mandate Request</b>	Cur Req:15950.00:\$15,950.00(all-in)	[A] CHEW HSIAO TONG
22	15 Jun 2021 13:46	<b>Adj Mandate Set</b>	Approved:15950.00.	[I] Sherini Pillai

Date From     Date To     Audit Type  

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History



7/16/2021

Merimen e-Claims

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2685472	13 Apr 2021 08:41:12	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	SMC186C	SLL4572J	11.00
2696764	24 May 2021 21:55:35	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMC186C	SLL4572J	11.00