

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: EMT1969/22/lt/JSY485

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

28 February 2022

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 EN7887D AND JSY485 ON 26 APRIL 2021**

We are instructed by our client Tang, Wu Chuan to claim damages against your insured EN7887D in connection with a road traffic accident on 26 April 2021 at about 09.00hrs along Ang Mo Kio Avenue 1 with our client's motorcycle registration number JSY485

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\$ 700.00
2.	Loss of Use (04 days X S\$20.00/day) Repair Day + PRI	S\$ 80.00
Total to Claim		<hr/> S\$ 780.00

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, Tang Wu Chuan ("the third party claimant") of
255 Lor 18 Tmn Seri Iskandar 36400 Putan Melintang Perak (address), owner of
JSY 485 (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. JSY 485 That was damaged pursuant to the
accident which occurred on 26 04 2021 (date)
along Ang Mo Kio Avenue 1 (location) involving vehicle no/s
EN 7887D ("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 29 (day) of 04 (month) 20 21 (year)

[Signature]

Signed by "the third party claimant"

(With company stamp if applicable)



[Signature]
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\$700.00 (Repair Cost), S\$80.00 (Loss of Use/Rental), S\$ - (Disbursement) for vehicle no. JSY 485 that was damaged pursuant to the accident which occurred on 26/04/2021 (date) along ANG MO KIO AVE 1 (location) involving vehicle no/s EN 7887D. This is pursuant to the inspection conducted on 21/05/2021 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner TANG WU CHUAN (the third party claimant”) of vehicle no. JSY 485 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 JSY 485 (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 30 (day) of March (month) 2022 (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)

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

INVOICE

Number	Date	Page
JSY485	28-Feb-22	1

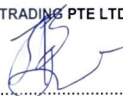
YOUR REF:
VEHICLE NO: JSY485
MAKE/MODEL: YAMAHA FZ150I
NAME: AIG ASIA PACIFIC INSURANCE PTE LTD
ADDRESS: 78 SHENTON WAY #07-16
AIG BUILDING
SINGAPORE 079120

ACCIDENT INVOLVING EN7887D AND JSY485 ON 26 APRIL 2021

FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION

S\$ 700.00

EROFIA MOTOR TRADING PTE LTD



ACCIDENT INVOLVING EN 7887D(AIG) AND JSY 485 AT/ALONG ANG MO KIO AVE 1 ON 26/04/2021

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

Fri 25/6/2021 3:40 PM

To: michael.siew831@gmail.com <michael.siew831@gmail.com>

25 June 2021

Mr Siew Kum Meng

[By Email Only]

Dear Sir/Madam,

You Ref: EN7887D

Our Ref: CC4/AIG21005637/Upa3

ACCIDENT INVOLVING EN 7887D(AIG) AND JSY 485 AT/ALONG ANG MO KIO AVE 1 ON 26/04/2021

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 JSY485 against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle changed lane and collided with third party who was driving within his own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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 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.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@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	10 May 2021 14:24	Clm Dtl Modified	Claimant's Name: -> -.	[A] LEE SU THING
2	10 May 2021 14:24	Clm Veh Model Changed	(201999) HONDA ACCORD 1.6 (M).	[A] LEE SU THING
3	10 May 2021 14:24	Clm Created	Reg No: JSY485. Acct Date: 2021/04/26. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Erofia Motor Trading Pte Ltd (HQ)	[A] LEE SU THING
4	10 May 2021 14:24	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] LEE SU THING
5	10 May 2021 14:24	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/20	[A] LEE SU THING
6	10 May 2021 14:24	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] LEE SU THING
7	10 May 2021 14:24	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	10 May 2021 14:24	Label Added	(62):PRI.	[A] LEE SU THING
9	10 May 2021 14:24	Assignment 1st Accessed		[A] LEE SU THING
10	12 May 2021 15:44	Video Downloaded	Downloaded Video - Accident	[I] Loh, Chee-Heng
11	20 May 2021 17:37	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] LEE SU THING
12	20 May 2021 17:38	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
13	24 May 2021 11:25	Video Downloaded	Downloaded Video - Accident	[A] SHIAU CHAN
14	17 Jun 2021 20:35	Clm Veh Model Changed	(201999) -> (201297) YAMAHA FZ150I 150cc.	[A] HOW MEI KWAN
15	17 Jun 2021 20:36	Video Downloaded	Downloaded Video - Accident	[A] HOW MEI KWAN
16	17 Jun 2021 20:37	Video Downloaded	Downloaded Video - Accident	[A] HOW MEI KWAN
17	17 Jun 2021 20:37	Label Removed	(62):PRI.	[A] HOW MEI KWAN
18	17 Jun 2021 20:37	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
19	22 Jun 2021 14:16	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
20	12 Jan 2022 10:34	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
21	22 Mar 2022 15:42	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
22	22 Mar 2022 15:42	Clm Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
23	22 Mar 2022 15:42	Clm Dtl Modified	JPJ Reg. Date: -> 2022/03/22.	[A] JOANNE LEE KHANG MIN
24	22 Mar 2022 15:42	Clm Details Notified		[A] JOANNE LEE KHANG MIN
25	22 Mar 2022 16:48	Clm Dtl Modified	JPJ Reg. Date: 2022/03/22 -> 2018/08/15.	[A] JOANNE LEE KHANG MIN
26	23 Mar 2022 10:09	Adj Mandate Request	Cur.Req:780.00:Liability: 100%(OI changed lane and hit TP) *Quantum: (a)COR: \$700.00 + (b)LOU (4days x \$20.00): \$80.00 = Total: \$780.00 *4 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG

AUDIT TRAIL				
No.	On	Audit	Remarks	By
27	28 Mar 2022 10:07	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/20	[I] Chew, Mavis
28	28 Mar 2022 10:07	Adj Mandate Set	Approved:780.00.	[I] Chew, Mavis

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
2693774	11 May 2021 14:25:08	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	JSY485	Teo, Ericweihong	xx.xx
2693777	11 May 2021 14:27:56	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	JSY485	EN7887D	11.00
2775865	22 Mar 2022 15:42:38	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	JSY485	EN7887D	11.00