



03 September 2021

Our Ref: SJM9802G

Your Ref: SCW1288Z

AIG Asia Pacific Insurance Pte. Ltd.

By email

Attn: Motor Claims Department

Dear Sir/ Ma'am,

RE : Accident between SJM9802G and SCW1288Z on 12/05/2021 1200hrs

We are writing on behalf of **Chow Ti Tien Nicholas**, the registered owner of motor vehicle number **SJM9802G** which was involved in the aforementioned accident.

1	Cost of Repairs	\$	1,350.00
2	Loss of use 17/06/21 – 24/06/21 (4 days)	\$	320.00
	Total:	\$	1670.00

The following supporting documents are enclosed herewith:

1. Copy of Letter of Authorization to act on our customer's behalf
2. Satisfaction Voucher
3. Copy of Final Repair Bill

Please acknowledge receipt of this letter and the enclosed documents. We look forward to your favourable reply in the soonest.

Yours faithfully,




Nigel Ong

Polymath Garage Pte Ltd



Letter of Authorization

ACCIDENT DETAILS		Accident Date:	12/05/2021
Vehicles Involved:	3.	Accident Time:	1200
1. SJM9802G	4.	Location:	Bartley Road towards Bartley
2. SCW1288Z	5.		MRT Lane 2

I/We Chow Ti Tien Nicholas, NRIC / UEN No. 58934347Z,
of Blk 626 Choa Chu Kang St 62 #04-186 S(680626),
owner of vehicle number (1) as listed above (the "Owner"), hereby authorize Polymath Garage Pte Ltd ("PMG") to commence repairs to the said vehicle forthwith. In consideration of PMG repairing the said vehicle at my/our request and at no cost to me:

- (1) I/We hereby irrevocably authorize PMG to demand, claim, settle in any manner, receive any amount settled/payable by the insurer and/or third party or to commence legal proceedings in my name for the cost of repairs, loss of use and other incidentals, to appoint any solicitor to act on my/our behalf in respect to the claim(s) and any amount received shall belong solely to PMG and the solicitors appointed on my behalf shall accept this as my/our irrevocable authorization to pay the amount due directly to PMG after deduction of their costs.
- (2) I/We authorize PMG to proceed with claims directly from my/our insurer on my/our behalf and undertake to pay the excess applicable, or undertake to pay PMG directly if claiming from my/our insurer is not possible, the cost of repairs and all other costs, fees and expenses incurred in pursuing the claim on my/our behalf, in the event that the contents of my/our accident report is untrue, inaccurate or not believed by the court, or that new evidence is presented against my/our favour after the date of this agreement, or that any action on my part or the part of the driver involved in the accident, undeclared before the date of this agreement, directly or indirectly causes the unenforceability or loss of the claim.
- (3) I/We undertake to inform PMG if the third party's insurer communicates with me/us directly, orally or in writing and I/We shall not accept any monies or offer of settlement from the third party's insurer(s) without first obtaining written consent from PMG.
- (4) I/We undertake to accept and sign any discharge vouchers or authorization letters from the third party insurer and appointed solicitor in relation to the claim at PMG's request.
- (5) Upon settlement of the third party claim, should any monies be sent to me/us by the third party's insurer, I/We shall immediately pay Polymath Garage Pte Ltd and my/our solicitor the amount due for the cost of repairs, related expenses and disbursements incurred.

Owner's Signature

For and on behalf of PMG

Name: Nigel Ong

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

“We/I, **POLYMATH GARAGE 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\$1,350.00** (Repair Cost), **S\$200.00** (Loss of Use/Rental), **S\$-** (Disbursement) for vehicle no. **SJM 9802G** that was damaged pursuant to the accident which occurred on **12/05/2021** (date) along **BARTLEY RD TWDS BARTLEY MRT LANE 2** (location) involving vehicle no/s **SCW 1288Z**.

This is pursuant to the inspection conducted on **18/05/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **CHOW TI TIEN NICHOLAS** (the third party claimant”) of vehicle no. **SJM 9802G** 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 **SJM 9802G** (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 28 (day) of 09 (month) 2021 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



INVOICE

Chow Ti Tien Nicholas
BLK 626 CHOA CHU KANG ST 62 #04-186
SINGAPORE 680626
SINGAPORE
BILL TO: AIG ASIA PACIFIC INSURANCE PTE. LTD.
ATTN: MOTOR CLAIM DEPT

Invoice Date
31 May 2021

Invoice Number
INV-00886

Reference
SJM9802G

Polymath Garage Pte Ltd
10 Kaki Bukit Road 2
First East Centre #03-01
Singapore 417868

Description	Quantity	Unit Price	Amount SGD
Lump sum repair	1.00	1,350.00	1,350.00
Subtotal			1,350.00
TOTAL TAX			0.00
TOTAL SGD			1,350.00

Due Date: 31 May 2021

PayNow
201605123Z

DBS Current Bank Account
072-001632-7

Please make cheques payable to "POLYMATH GARAGE PTE LTD".

Print Received Message

This mail is associated with :

***SJM9802G (0130048456SG)**
[SCW1288Z]

TP

CHOW TI TIEN NICHOLAS

May 12 2021 12:00PM

[CHEE FOOK SENG]

Polymath Garage Pte Ltd - Kaki Bukit

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **15/09/2021 10:07 AM.**
To LKK_HQ
Subject **Alert - Adj Mandate Approved (S\$1590.00) - SJM9802G - Claim Handler: MdNoor, Norsiah**

Approved:1590.00.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 31 May 2021 3:43 PM
To: rcfs.ong@gmail.com
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC6/AIG21006030/Aga3 *** ACCIDENT INVOLVING SCW 1288Z & SJM 9802G ON 12/05/2021 ***

Our Ref: CC6/AIG21006030/Aga3

31 MAY 2021

CHEE FOOK SENG

Dear Sir/Madam,

ACCIDENT INVOLVING SCW 1288Z & SJM 9802G ON 12/05/2021

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **SJM 9802G**.

Based on the accident report and accident scenario, liability is down against us. 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 10 days from the date of this letter.

Kindly provide a copy of the following:

1. ACCIDENT VIDEO FOOTAGE

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.

Yours faithfully,

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

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