

Our Ref : SMS651S/ TP#1338  
Your Ref : SJZ6226X

**WITHOUT PREJUDICE**

Date : 15 June 2021

**AIG ASIA PACIFIC INSURANCE PTE. LTD.**

AIG BUILDING  
78 Shenton Way #07-16  
Singapore 079120

Attention: Motor Claims Department

**ACCIDENT INVOLVING SMS651S & SJZ6226X ON 18/05/2021  
ALONG CROSS JUNCTION ROBIN LANE & ROBIN CLOSE**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$ 9,714.35
- Loss of Rental (incl. of GST)	S\$ 2,782.00 (\$200.00 x 13 Days)
- LTA / GIA Search	S\$ 2.00
<b>Grand Total</b>	<b>S\$ 12,498.35</b>

If you have any enquiries, please contact our representative, Ms. Kaitlyn at 6481 1522 or email [kaitlyn.chio@ow.sg](mailto:kaitlyn.chio@ow.sg).

All payment is to be issued direct to **Optima Werkz Pte Ltd.**

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD  
Encl.

*This is a computer generated printout and no signature is required.*

## AUTHORISATION TO ACT

I/We, POWER LOTUS ENGINEERING PTE LTD ("the third party claimant") of  
31 WOODLANDS CLOSE #08-34 WOODLANDS HORIZON S(73855) (address), owner of  
SMS651S (vehicle no.) hereby authorize OPTIMA WERKZ 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. SMS651S that was damaged pursuant to the accident  
which occurred on 18/05/2021 (date) along X-JUNCTION ROBIN LANE & ROBIN CLOSE  
(location) involving vehicle no/s SJ26226X ("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 19 (day) of MAY (month) 20 21 (year)

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

Signed by "the workshop"  
(with chop)

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

"We/I, **OPTIMA WERKZ 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\$10,800.00** (Global Sum) for vehicle no. **SMS 651S** that was damaged pursuant to the accident which occurred on **18/05/2021** (date) along **ROBIN LANE** involving vehicle no/s **SJZ 6226X**.

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 **POWER LOTUS ENGINEERING PTE LTD** ("the third party claimant") of vehicle no. **SMS 651S** 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 **SMS 651S** (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 18 (day) of AUGUST (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

**Without Prejudice**

"The contents of this document apply to property damages claim only. All personal injuries and damages arising therefore are not included from the ambit and application of this document."

# Optima Werkz Pte Ltd

10 Ang Mo Kio Industrial Park 2A #01-05, Singapore 568047

Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

Co Reg & GST No: 201212455W

## TAX INVOICE

To: AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY  
#08-16 AIG BUILDING  
SINGAPORE 079120

Tel: 64191000  
Fax: 68357416

INV NO. : 322100804  
INVOICE DATE : 15/06/2021  
REF : TP#1338  
VEH NO. : SMS651S  
MAKE : MERCEDES  
CAR MODEL : E250 AVG (R18 LED)  
CURRENT MILEAGE:  
ADVISOR : VICTOR SENG  
TERMS : COD  
MECHANIC :

DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
FRONT BUMPER	1	PCS	SR	1,101.60	1,101.60
FRONT SIDE BRACKET RH	1	PCS	SR	78.75	78.75
FRONT BUMPER SENSOR RH	1	PCS	SR	90.00	90.00
FRONT BUMPER LOWER GRILLE	1	PCS	SR	196.38	196.38
FRONT GRILLE ASSY COMPLETE	1	PCS	SR	1,053.00	1,053.00
FRONT REINFORCEMENT	1	PCS	SR	453.60	453.60
FRONT IMPACT ABSORBER	1	PCS	SR	137.70	137.70
HEADLAMP RH	1	PCS	SR	2,794.50	2,794.50
HEADLAMP BRACKET RH	1	PCS	SR	119.70	119.70
FRONT SUPPORT BRACKET	1	PCS	SR	221.40	221.40
FRONT RADAR SENSOR	1	PCS	SR	1,044.00	1,044.00
FRONT RADAR SENSOR HOLDER	1	PCS	SR	19.80	19.80
FRONT BUMPER INNER BRACKET	1	PCS	SR	113.40	113.40
FRONT SIDE BRACKET RH	1	PCS	SR	45.00	45.00
FRONT BUMPER CLIPS	1	PCS	SR	100.00	100.00
FRONT LOWER GRILLE CLIPS	1	PCS	SR	75.00	75.00
FRONT GRILLE ASSY CLIPS	1	PCS	SR	65.00	65.00
FRONT INNER SHIELD CLIPS	1	PCS	SR	50.00	50.00
LABOUR CHARGES TO REMOVE, REFIX, REPLACE, REPAIR & READJUST ACCIDENT AREA.	1	JOB	SR	500.00	500.00
LABOUR CHARGES TO SUPPLY PAINT & FURNISHING MATERIALS AT ACCIDENT AREA.	1	JOB	SR	660.00	660.00
REMOVE & REINSTALL FRONT SENSOR.	1	JOB	SR	60.00	60.00
TO CHECK WIRING & ELECTRICAL SYSTEM.	1	JOB	SR	20.00	20.00
TO DIAGNOSE FAULT CODE & RESET MEMORY.	1	JOB	SR	80.00	80.00

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To: **AIG ASIA PACIFIC INSURANCE PTE LTD**

78 SHENTON WAY  
#08-16 AIG BUILDING  
SINGAPORE 079120

Tel: 64191000  
Fax: 68357416

INV NO. : 322100804  
INVOICE DATE : 15/06/2021  
REF : TP#1338  
VEH NO. : SMS651S  
MAKE : MERCEDES  
CAR MODEL : E250 AVG (R18 LED)  
CURRENT MILEAGE:  
ADVISOR : VICTOR SENG  
TERMS : COD  
MECHANIC :

DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
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Remarks: DOA: 18/05/2021 @ 1750HRS  
CLAIMANT: POWER LOTUS ENGINEERING PTE LTD / CHEAH CHEE ANN  
TP VEHICLE: SJZ6226X

Singapore Dollars: Nine Thousand Seven Hundred Fourteen And Cent Thirty-Five Only

SUB TOTAL	SGD	9,078.83
GST 7.00%	SGD	635.52
<b>TOTAL</b>	<b>SGD</b>	<b>9,714.35</b>
<b>OUTSTANDING</b>	<b>SGD</b>	<b>9,714.35</b>

### Tax Legend:

SR - Standard Rated ZR - Zero Rated OS - Out of Scope

Tax	SR
Amount	9,078.83

I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs. I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

- 1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 3) Goods sold are not refundable/returnable.
- 4) Original Invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount



Opt for a more convenient and quicker way to pay via Bank Transfer or PayNow:  
Beneficiary Name: Optima Werkz Pte Ltd  
Beneficiary Bank Name: DBS Bank Ltd  
Bank Account No.:0039441282  
Swift Code: DBSSSGSG  
OR  
PayNow UEN: 201212455WDB1  
Note: Please include your invoice number under the reference section

**Customer Acknowledgement**

**For Optima Werkz Pte Ltd**

**AUTHORISED SIGNATURE (S)**

# Optima Werkz Pte Ltd

10 Ang Mo Kio Industrial Park 2A, #01-05, Singapore 568047

Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

Co Reg & GST No: 201212455W

## TAX INVOICE

To: CHEAH CHEE ANN

7 ROBIN DRIVE  
#05-17  
SINGAPORE 258268

Tel: 8818 0237  
Fax:

INV NO. : 322100267  
INVOICE DATE : 12/06/2021  
REF : TP#1338/RA10700  
MAKE : MERCEDES BENZ  
MODEL : E250 AVG (R18 LED)  
CURRENT MILEAGE :  
ADVISOR : TP/OD  
TERMS : COD  
MECHANIC :

#	DESCRIPTION	QTY	UOM	U/P SGD	AMT SGD
1	CAR RENTAL CHARGES RENTAL AGREEMENT NO: 10700 VEHICLE NO: SGS9672T MODEL: MERCEDES BENZ C200 FROM: 19-05-2021 TO 31-05-2021	13	DAYS	200.00	2,600.00

Remarks: DOA: 18/05/2021 @ 1750HRS

Singapore Dollars: Two Thousand Seven Hundred Eighty-Two Only

Name: \_\_\_\_\_

SUB TOTAL SGD 2,600.00

GST 7.00% SGD 182.00

TOTAL SGD 2,782.00

Signature: \_\_\_\_\_

OUTSTANDING SGD 2,782.00

I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs. I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

- 1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
  - 2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
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  - 4) Original invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd.
- Interest of 2% per month will be charged on any outstanding amount

For Optima Werkz Pte Ltd

AUTHORISED SIGNATURE (S)

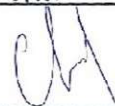
Head Office:  
 6 Kung Chong Road,  
 Singapore 159143  
 Tel: +65 6472 1313  
 Fax: +65 6472 2112

 Branch:  
 9A Serangoon North Ave 5,  
 Singapore 554500  
 Tel: +65 6484 9919  
 Fax: +65 6481 1011


 Branch:  
 551 Upper Thomson Road,  
 Singapore 574415  
 Tel: +65 6452 6868  
 Fax: +65 6452 9223

**VEHICLE RENTAL AGREEMENT**

TP # 1338

HIRER'S PARTICULARS		(Rental)	(Principal if any)
Full Name: CHEAH CHEE ANN		Vehicle No.: G59672T	Vehicle No.: SMS651S
NRIC/Passport No.: S8167896J		Make/Model.: M-BENZ C200	Make/Model.: M-BENZ E550
Address: 7 ROBIN DRIVE		Mileage Out: 157209	Mileage In: 157793
#05-17		DATE OUT: 19/05/2021	DATE IN: 31/05/2021
SINGAPORE 258268		TIME OUT: 5PM	TIME IN: 3PM
Driving Lic No.: S8167896J Local / International*		Signature Out: 	Signature In:
Issue Date: 09/10/2009		RETROL LEVEL	
Date of Birth: 26/07/1981		OUT: E 1/4 1/2 3/4 FULL	
Contact No.: Handphone: 88180237		IN: E 1/4 1/2 3/4 FULL	
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		<b>CHARGES</b>	
Full Name:		13 Day(s) @ S\$ 200 per day S\$	
NRIC/Passport No.:		Month(s) @ S\$ per mth	
Address:		MISCELLANEOUS	
		SURCHARGE	
Contact:		GST	
<b>REMARKS:</b>		DEPOSIT COLLECTED	
		<b>TOTAL RECEIVABLE</b>	
		<b>INSURANCE EXCESS</b>	
		SECTION 1: OWN DAMAGE	
		SECTION 2: THIRD PARTY	
		WINSCREEN:	
<b>IMPORTANT THINGS TO NOTE</b>			
1. ONLY LICENSED PERSON ABOVE 24 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE MAY DRIVE THE VEHICLE.			
2. ALL PARKING AND TRAFFIC VIOLATIONS SHALL BE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.			
3. IN CASE OF ACCIDENT, THE HIRER SHALL INFORM OPTIMA WERKZ IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24HOURS.			
4. THE HIRED VEHICLE IS TO BE USED IN SINGAPORE ONLY. ANY USAGE OUTSIDE OF SINGAPORE WILL BE SUBJECT TO APPROVAL, WITH ADDITIONAL CHARGES.			
5. EXCESS - HIRER IS LIABLE TO PAY INSURANCE EXCESS(ES) WHICH IS/ARE APPLICABLE UNDER THE RENTAL CAR INSURANCE POLICY.			

I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDE OF THIS RENTAL AGREEMENT AND AGREE TO THE TERMS STATED THEREIN. I UNDERTAKE NOT TO USE OR LET OTHERS USE THE RENTAL VEHICLE TO CARRY OUT ANY ILLEGAL AND/OR CRIMINAL ACTS INCLUDING CARRYING OF DUTY UNPAID GOODS.

 Signature:   
 Date:

 Driver's  
 Signature: \_\_\_\_\_  
 Date:

## INSURER ENQUIRY

**Find  
insurer**

Vehicle reg. no.

SJZ6226X

Date of Accident

18/05/2021 

Reset

% **RESULT & RECEIPT**

## TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**Period of Insurance ..... **30/05/2020 - 29/05/2021**Requested By ..... **EVE TAN (OPTIMA WERKZ PTE ...**Requested Date ..... **19/05/2021 17:14****Payment details**Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**

**ACCIDENT INVOLVING SJZ 6226X & SMS 651S ALONG/AT ROBIN CLOSE ON  
18/05/2021**

Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Tue 6/8/2021 12:16 PM

To: bryanlow1@yahoo.com <bryanlow1@yahoo.com>

Cc: Admin A <admin-a@lkkauto.com>

Our Ref: CC6/AIG21006107/Kra3

**LOW LIANG- BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SJZ 6226X & SMS 651S ALONG/AT ROBIN CLOSE ON 18/05/2021**

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 SMS 651S against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favor as your vehicle encroached into Third Party's lane and collided with it. 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@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	24 May 2021 17:58	<b>Clim Dtl Modified</b>	Claimant's Name: -> POWER LOTUS ENGINEERING PTE. L.	[A] HOW MEI KWAN
2	24 May 2021 17:58	<b>Clim Veh Model Changed</b>	(205386) MERCEDES-BENZ E250 2.0 AVG (R18) (A).	[A] HOW MEI KWAN
3	24 May 2021 17:58	<b>Clim Created</b>	Reg No: SMS651S. Acct Date: 2021/05/18. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Optima Werkz Pte Ltd (HQ)	[A] HOW MEI KWAN
4	24 May 2021 17:58	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	24 May 2021 17:58	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/03	[A] HOW MEI KWAN
6	24 May 2021 17:58	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	24 May 2021 17:58	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	24 May 2021 17:58	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	24 May 2021 17:59	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	24 May 2021 17:59	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	31 May 2021 11:52	<b>Video Downloaded</b>	Downloaded TP VIDEO	[I] Loh, Chee-Heng
12	31 May 2021 13:27	<b>Video Downloaded</b>	Downloaded TP VIDEO	[I] Loh, Chee-Heng
13	02 Jun 2021 14:35	<b>Video Downloaded</b>	Downloaded TP VIDEO	[I] Loh, Chee-Heng
14	02 Aug 2021 16:27	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	02 Aug 2021 16:27	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	02 Aug 2021 16:27	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2017/04/24.	[A] JOANNE LEE KHANG MIN
17	02 Aug 2021 16:27	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
18	05 Aug 2021 13:09	<b>Adj Mandate Request</b>	Cur.Req:11642.35:Lia:100%*Quantum:(a)CORw/GST:\$9,714.35+(b)LORw/GST(10days x \$180):\$1,926+(c)GIA search fee: \$2 =Total:\$11,642.35*Vehicle Model:MERC E250*Recommended 6 repair days + 1Sun + 1PH + 2PRS = 10 Days	[A] Jaslin Kok Chin Yi
19	06 Aug 2021 11:04	<b>Video Downloaded</b>	Downloaded TP VIDEO	[I] Loh, Chee-Heng
20	06 Aug 2021 11:12	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/03. Mandate Remarks: COR \$9,714.35 LOR \$1,123.50 (up to 7 days x \$150 plus GST) GIA search \$2.00 Total \$10,839.85	[I] Loh, Chee-Heng
21	06 Aug 2021 11:12	<b>Adj Mandate Set</b>	Approved:10839.85:COR \$9,714.35 LOR \$1,123.50 (up to 7 days x \$150 plus GST) GIA search \$2.00 Total \$10,839.85	[I] Loh, Chee-Heng

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
2696869	25 May 2021 10:30:04	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMS651S	SJZ6226X	11.00
2697955	31 May 2021	Video Upload	Motor	AIG Asia	AIG Asia	SMS651S	Jaslin Kok	xx.xx

	11:30:55			Pacific Insurance Pte. Ltd.	Pacific Insurance Pte. Ltd. (SG)		Chin Yi	
2713797	02 Aug 2021 16:27:21	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMS651S	SJZ6226X	11.00