

# 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](mailto:erofia@singnet.com.sg)  
Co Registration No: 201202259N

Ref: EMT1866/21/lt/JNR5466

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

19 July 2021

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 GBC3257S AND JNR5466 ON 30 MAY 2021**

We are instructed by our client Lai Ban Chow to claim damages against your insured GBC3257S in connection with a road traffic accident on 30 May 2021 at about 15.45hrs along Tuas Avenue 11 with our client's motorcycle registration number JNR5466

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\$ 1,300.00
2.	Loss of Use (7 days X S\$20.00/day) Repair Day + PRI	S\$ 140.00
	Total to Claim	<u>S\$ 1,440.00</u>

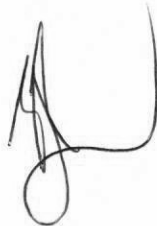
Attached final repair bill for your early process of our claim

Kindly revert soonest

Thank you

Yours faithfully  
Erofia Motor Trading Pte Ltd

Teo Hwa Heng





**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)**

I, Lai Ban Chow ("the third party claimant")  
of 30 Tuas Avenue 11 #03-01 Bauer Bldg S639108 (address),  
owner of JNR 5466 (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. JNR 5466 that was  
damaged pursuant to the accident which occurred on 30 05 21 (date) along  
Tuas Avenue 11 (location)  
involving vehicle no/s GB C 3257 S ("the accident").

I further authorize the workshop to settle the 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.

Date this 08 day of 06 (month) 20 21 (year)

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.



[Signature]  
Signed by "the third party claimant"

[Signature]  
Signed by "the workshop"

**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\$1,120.00 (Global Sum) for vehicle no. JNR 5466 that was damaged pursuant to the accident which occurred on 30/05/2021 (date) along TUAS AVENUE 11 (location) involving vehicle no/s GBC 3257S.

This is pursuant to the inspection conducted on 15/06/2021 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner LAI BAN CHOW (the third party claimant”) of vehicle no. JNR 5466 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 JNR 5466 (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 06 (day) of Jan (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
JNR5466	19-Jul-21	1

YOUR REF:  
VEHICLE NO: JNR5466  
MAKE/MODEL: YAMAHA 135LC  
NAME: AIG ASIA PACIFIC INSURANCE PTE LTD  
ADDRESS: 78 SHENTON WAY #07-16  
AIG BUILDING  
SINGAPORE 079120

### **ACCIDENT INVOLVING GBC3257S AND JNR5466 ON 30 MAY 2021**

FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION	S\$	1,300.00
LOSS OF USE (7 DAYS X \$20.00/DAY) REPAIR & PRI	S\$	140.00
		-----

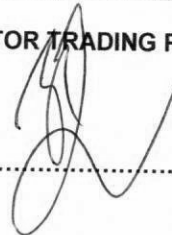
SUB-TOTAL: S\$ 1,440.00

SINGAPORE DOLLARS: ONE THOUSAND FOUR HUNDRED AND FORTY ONLY

TOTAL : S\$ 1,440.00

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EROFIA MOTOR TRADING PTE LTD



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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 5 November 2021 11:23 AM  
**To:** sivam@singtekgroup.com.sg  
**Subject:** Claim Notification - ACCIDENT INVOLVING GBC 3257S(AIG) AND JNR 5466 ON 30/05/2021  
**Attachments:** Police Investigation Result from JNR5466.pdf

Dear Sirs/Mdm,

We have received a copy of your accident report.

For an update, we have received a copy of police investigation result from third party. It shows that traffic police has taken action against your driver for Careless Driving Causing Hurt.

In view of this, we are of the view that we do not have a good defense towards the claim submitted by JNR5466. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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.

Please call us if you have further queries.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 13 October 2021 3:40 PM  
**To:** 'sivam@singtekgroup.com.sg' <sivam@singtekgroup.com.sg>  
**Cc:** 'Goh, Jeremy' <Jeremy.Goh@aig.com>; Boyogan, Joane (Joane.Boyogan@aig.com) <Joane.Boyogan@aig.com>  
**Subject:** Urgent [Non-Reporting] - ACCIDENT INVOLVING GBC 3257S(AIG) AND JNR 5466 ON 30/05/2021

13 Oct 2021

**M/S Singtek Marine And Industrial Engineering (Private Limited)**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: GBC3257S**

**Our Ref: CC4/AIG21006663/Ups3**

**ACCIDENT INVOLVING GBC 3257S(AIG) AND JNR 5466 ON 30/05/2021**

We refer to our letters of 28/06/2021, 28/07/2021, 24/08/2021 and 15/09/2021 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your GIA report for this matter. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of our AIG Authorised Reporting Centre. **Please lodge the GIA report within the next 7 days, by 21 Oct 2021.**

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

As you are aware, the owner of the vehicle JNR 5466 has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. **If we fail to receive GIA report lodge by you/your driver by 21 Oct 2021, we shall refer the third party claim to you for direct handling.**

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, 31 August 2021 1:28 PM

**To:** [sivam@singtekgroup.com.sg](mailto:sivam@singtekgroup.com.sg)

**Subject:** RE: [Non-Reporting] - ACCIDENT INVOLVING GBC 3257S(AIG) AND JNR 5466 ON 30/05/2021

Hi Mr Sivam,

Resend.

**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](mailto:chewht@lkkauto.com) | fax: 6741 4108

**From:** Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 28 July 2021 12:33 pm

**To:** [sivam@singtekgroup.com.sg](mailto:sivam@singtekgroup.com.sg) <[sivam@singtekgroup.com.sg](mailto:sivam@singtekgroup.com.sg)>

**Subject:** [Non-Reporting] - ACCIDENT INVOLVING GBC 3257S(AIG) AND JNR 5466 ON 30/05/2021

28 July 2021

**M/S Singtek Marine And Industrial Engineering (Private Limited)**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: GBC3257S**

**Our Ref: CC4/AIG21006663/Ups3**

**ACCIDENT INVOLVING GBC 3257S(AIG) AND JNR 5466 ON 30/05/2021**

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 JNR5466 against your insurance policy.

Our record shows that to date, you/your driver have not reported the accident to AIG. We would appreciate it if you could urgently file a report at any of AIG reporting centre(see attached).

**Please report the accident by 05 Aug 2021 in order for us/AIG to look into the matter as soon as possible.**

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	14 Jun 2021 15:24	<b>Clim Dtl Modified</b>	Claimant's Name: -> -.	[A] LEE SU THING
2	14 Jun 2021 15:24	<b>Clim Veh Model Changed</b>	(201999) HONDA ACCORD 1.6 (M).	[A] LEE SU THING
3	14 Jun 2021 15:24	<b>Clim Created</b>	Reg No: JNR5466. Acct Date: 2021/05/30. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Erofia Motor Trading Pte Ltd (KAKI BUKIT)	[A] LEE SU THING
4	14 Jun 2021 15:24	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] LEE SU THING
5	14 Jun 2021 15:24	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/23	[A] LEE SU THING
6	14 Jun 2021 15:24	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] LEE SU THING
7	14 Jun 2021 15:24	<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	14 Jun 2021 15:24	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	14 Jun 2021 15:24	<b>Label Added</b>	(62):PRI.	[A] LEE SU THING
10	14 Jun 2021 15:24	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] LEE SU THING
11	17 Jun 2021 14:56	<b>Label Removed</b>	(62):PRI.	[A] Lee Su Li
12	17 Jun 2021 14:56	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
13	15 Oct 2021 17:18	<b>Clim Registration Modified</b>	Acct Time:00:00:00->16:20:00. Pol No:2100283240->2100283240-09.	[I] AIG OneClaim Integration User
14	30 Nov 2021 15:42	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	30 Nov 2021 15:42	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	30 Nov 2021 15:42	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2012/06/25.	[A] JOANNE LEE KHANG MIN
17	30 Nov 2021 15:42	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
18	01 Dec 2021 13:24	<b>Adj Mandate Request</b>	Cur.Req:1420.00:Liability: 100%(PIR against OID) *Quantum: (a)COR: \$1,300.00 + (b)LOU(6days x \$20.00): \$120.00 = Total: \$1,420.00 *5recommndation repair days + 1Sunday = 6days *For your approval please.	[A] CHEW HSIAO TONG
19	20 Dec 2021 10:08	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/23. Mandate Remarks: mandate approved. apply MAG in settlement due to foreign vehicle involved. Max 80% apportionment. settle at best.	[I] Goh, Jeremy-CX
20	20 Dec 2021 10:08	<b>Adj Mandate Set</b>	Approved:1120.00:mandate approved. apply MAG in settlement due to foreign vehicle involved. Max 80% apportionment. settle at best.	[I] Goh, Jeremy-CX
21	23 Dec 2021 09:19	<b>Adj Mandate Request</b>	Cur.Req:1420.00:Hi, 3rd party rejected our offer and insisted for 100% as OI was being charged for careless driving. Please advise further. Thanks.	[A] CHEW HSIAO TONG
22	28 Dec 2021 14:28	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/06/23. Mandate Remarks: Max 80% apportionment, BOLA not applicable due to foriegn vehicle	[I] Goh, Jeremy-CX
23	28 Dec 2021 14:28	<b>Adj Mandate Set</b>	Maintained:Max 80% apportionment, BOLA not applicable due to foriegn vehicle	[I] Goh, Jeremy-CX

Date From     Date To     Audit Type  

### ACTIVITY

[31/08/2021 13:29] CHEW HSIAO TONG:  
Spoken to Mr Sivam. Advised him to go to AIG ARC to lodge the GIA report. He will do it asap.  
[15/07/2021 09:57] CHEW HSIAO TONG:



Called OI at 9746 0197. Not pick up  
[28/06/2021 11:09] Lee Su Li:  
OINR \*\*\* SENT OUT FIRST NON-REPORTING LETTER

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
2701491	14 Jun 2021 15:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	JNR5466	GBC3257S	11.00
2745060	30 Nov 2021 15:42:44	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	JNR5466	GBC3257S	11.00