



566 Woodlands Rd ( Mandai Estate ) Singapore 728697  
UEN no: 53360061L  
HP: (+65) 9850-9666 Email: Connect3winnie@gmail.com

Your Ref : Pls advise

23 June 2021

<b>AIG Asia Pacific Insurance Pte Ltd</b>
<b>CHARTIS Building</b>
<b>78 Shenton Way</b>
<b>#07-16</b>
<b>Singapore 079120</b>

Dear Sir,

**TO PROPOSE A CLAIM OF AN ACCIDENT INVOLVING SMG2788G & SMC1778M ON 14/06/2021.**

We refer to the above, we are authorized by owner San's Tours & Car Rentals vehicle no SMG2788G to negotiate and settle the claim on his behalf.

We hereby quantify our claim as follows:-

1) Repair Cost inc 7% gst	S\$	5,457.00
2) Loss of Use @\$100 X 05days	S\$	500.00
3) Gears	S\$	2.00
<b>Total</b>	<b>S\$</b>	<b>5,959.00</b>

We enclosed a copy of each of the following for your consideration:

- 1) Repair Bill inv 1131
- 2) Motor Accident report of vehicle no SMG2788G
- 3) Letter Authorization (original available upon request)
- 4) Insurance Certificate
- 5) Vehicle registration card
- 6) Pre repair inspection ( done by Steve LKK on 17/06/2021 )

Kindly acknowledge receipt of the above said documents and hope to receive your favourable reply ASAP.

Thank you.

Yours sincerely,

Winnie Chai  
HP: 9850-9666



**LETTER OF AUTHORITY & INDEMNITY**

To Connect3

566 Woodlands Road ( Mandai Estate ) S (728697)

ACCIDENT INVOLVING VEHICLE NO. SMG 27886 AND SMC 1778M  
AT Whampoa Road ON 14/6/2021

1. I/ We, the owner of vehicle no. SMG 27886 hereby instruct and authorize you to commence repairs to the said vehicle and to make 3<sup>rd</sup> party claim on my behalf for my loss and damage.
2. You are further authorized to appoint solicitors on my our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me us with respect to the conduct of my/ our claim against the third party driver and or his insurers including if necessary, to commence legal proceedings in Court in my/ our name against the 3<sup>rd</sup> party.
3. You have my/ our full authority to instruct my/ our solicitor to negotiate a settlement with the third party and/ or his insurers on such terms as you deem fit.
4. Upon resolving my/ our claim, you are authorized to agree with my/ our solicitors on the amount of their professional costs and disbursements for acting for me/ us and to receive payment of the balance of the settlement sum on my/ our behalf directly into your account.
5. In the event that I/ we am/ are required to attend at my/ our solicitors' office or to attend Court connection with my/ our claim, I/ we shall render full co-operation.
6. In the event that my/ our claim against the 3<sup>rd</sup> party and/ or his insurers is not successful or cannot be proceeded with, I/ we authorize you to make a claim against my/ our own insurers for the cost of repairs and any losses recoverable under my/ our policy of insurance. In this respect, I/ we understand and accept that personally liable to bear all Legal Costs incurred by you in claiming back for the repair costs by your solicitors.
7. I/ We hereby irrevocably direct all insurer to make all settlement sums payable to "Connect3" or my/ our solicitors, and not to me. Such payment shall be full and valid discharge by me/ us.
8. If the settlement sum is paid to me/ us directly by cheque from the insurer in their disobedience and/ or negligence of my above direction, I/ We shall forthwith exchange with you or pay you for the said cheque by my/ our cheque/ cash of the same amount or return you any payment in any manner as directed by you.
9. If for whatever reason, my/ our insurers reject my/our claim for indemnity for the cost of repairs and/ or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you or my insurance policy does not cover such claim, I/ we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonable incurred on my/ our behalf or to pay you the difference in amount, as the case may be.

Date this 16 of 6 2021Signature: [Signature]Name: Michael MyNRIC No.: S15077321

(Company stamp, if applicable)

Name of Witness: Winnie ChanNRIC No.: 021B

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

"We/I, CONNECT3 ("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\$5,457.00 (Repair Cost), S\$300.00 (Loss of Use/Rental), S\$ 2.00 (Disbursement) for vehicle no. SMG 2788G that was damaged pursuant to the accident which occurred on 14/06/2021 (date) along WHAMPOA ROAD (location) involving vehicle no/s SMC 1778M. This is pursuant to the inspection conducted on 17/06/2021 (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner SAN'S TOURS & CAR RENTALS ("the third party claimant") of vehicle no. SMG 2788G 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 SMG 2788G (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 02 (day) of 09 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)





Authorised Signature


INSURER ENQUIRY

Find insurer

Vehicle reg. no.

smc1778m

Date of Accident

15/06/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... AIG Asia Pacific Insurance Pte....

Period of Insurance ..... 25/06/2020 - 24/06/2021

Requested By ..... Vivian (Connect3)

Requested Date ..... 15/06/2021 13:00

**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 SMC 1778M & SMG 2788G ALONG/AT WHAMPOA WEST ON 14/06/2021**

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

Tue 6/29/2021 11:01 PM

To: kohroy18@gmail.com <kohroy18@gmail.com>

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

Our Ref: CC4/AIG21006762/Era3

**KOH SENG CHYE - BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMC 1778M & SMG 2788G ALONG/AT WHAMPOA WEST ON 14/06/2021**

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 SMG 2788G 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 it is head-to-rear collision. 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	16 Jun 2021 17:01	<b>Clm Dtl Modified</b>	Claimant's Name: -> SAN'S TOURS & CAR RENTALS.	[A] HOW MEI KWAN
2	16 Jun 2021 17:01	<b>Clm Veh Model Changed</b>	(206911) NISSAN QASHQAI 1.2 DIG-T CVT (A).	[A] HOW MEI KWAN
3	16 Jun 2021 17:01	<b>Clm Created</b>	Reg No: SMG2788G. Acct Date: 2021/06/14. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). TP Insurer: Sompoo Insurance Singapore Pte. Ltd. (HQ). Workshop: Connect3 (HQ)	[A] HOW MEI KWAN
4	16 Jun 2021 17:01	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	16 Jun 2021 17:01	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/25	[A] HOW MEI KWAN
6	16 Jun 2021 17:01	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	16 Jun 2021 17:01	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[A] Merimen Administrator
8	16 Jun 2021 17:01	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	16 Jun 2021 17:02	<b>Adj Adjuster Assigned</b>	[None] -> CHEN TSUE YEE	[A] HOW MEI KWAN
10	16 Jun 2021 17:02	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
11	17 Jun 2021 12:27	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEN TSUE YEE
12	17 Jun 2021 16:24	<b>Label Removed</b>	(19):Fastlane.	[A] HOW MEI KWAN
13	17 Jun 2021 16:24	<b>Label Added</b>	(62):PRI.	[A] HOW MEI KWAN
14	17 Jun 2021 19:42	<b>Label Removed</b>	(62):PRI.	[A] HOW MEI KWAN
15	29 Jun 2021 22:51	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
16	30 Jun 2021 10:30	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
17	06 Jul 2021 08:59	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
18	06 Jul 2021 08:59	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	06 Jul 2021 08:59	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2018/12/13.	[A] JOANNE LEE KHANG MIN
20	06 Jul 2021 08:59	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
21	14 Jul 2021 12:00	<b>Adj Mandate Request</b>	Cur.Reg:5759.00:Lia:100%(OI REAR-ENDED TP)*Quantum:(a)CORw/GST:\$5,457+(b)LOU(5days x \$6 0):\$400+(c)LTA / GIA search fee:\$2.00=Total:\$5,759.00*Vehicle Model: Nissan Qashqai*Recommend ed 5 repair days.	[A] Jaslin Kok Chin Yi
22	11 Aug 2021 17:03	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/25. Mandate Remarks: subject to all docs in place	[I] Ler, Bernard-JQ
23	11 Aug 2021 17:03	<b>Adj Mandate Set</b>	Approved:5759.00:subject to all docs in place	[I] Ler, Bernard-JQ
24	13 Aug 2021 17:14	<b>Adj Mandate Request</b>	Cur.Reg:5859.00:Lia:100%(OI REAR-ENDED TP)*Quantum:(a)CORw/GST:\$5,457+(b)LOU(5days x \$8 0):\$400+(c)LTA / GIA search fee:\$2.00=Total:\$5,859.00*Vehicle Model: Nissan Qashqai*Recommend ed 5 repair days.	[A] Jaslin Kok Chin Yi
25	01 Sep 2021 15:11	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/06/25. Mandate Remarks: subject to all docs in place	[I] Ler, Bernard-JQ
26	01 Sep 2021 15:11	<b>Adj Mandate Set</b>	Maintained:subject to all docs in place	[I] Ler, Bernard-JQ

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
2702189	16 Jun 2021 17:06:10	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMG2788G	SMC1778M	11.00
2702324	17 Jun 2021 12:15:13	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMG2788G	Low, Xianyu	xx.xx
2706722	06 Jul 2021 08:59:46	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMG2788G	SMC1778M	11.00