

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

Attn: **Motor Claims Department**

Date: 22nd August 2021

Dear Sir/Madam,

Claimant: **Chong Hoi Sang**
44 Yunnan Walk 3
Singapore 638175

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 20/07/2021 at along East Coast Road involving our client's vehicle registration number SCF 1518 A and vehicle registration number SMV 6297 B driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$25,000.00
2) Loss of Rental (SGD\$210.00 x 17Days)	\$3,570.00

Total : **\$28,570.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd

130 Bedok Reservoir Road
#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

✉ zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 20/07/2021 @ 15:50 along East Coast Road
Involving vehicles SCF1518A and SMV 6297B

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SCF1518A at my request, I/We, Chong Hoi Sang ("the claimant") of 44 Yunnan Walk 3 S(638175) (address) bearing NRIC No S2017696B the owner of motor vehicle no SCF1518A; hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 20 day of 07 (month) 20 21 (year)

Signed by "the claimant"

Name: Chong Hoi Sang

NRIC No: S2017696B



Signed by Zoom Autowerks Pte Ltd

Name: Lin Cai

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

“We/I, ZOOM AUTOWERKS 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\$27,000.00 (Global Sum) for vehicle no. SCF 1518A that was damaged pursuant to the accident which occurred on 20/07/2021 (date) along EAST COAST ROAD involving vehicle no/s SMV 6297B.

This is pursuant to the inspection conducted on 22/07/2021 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner CHONG HOI SANG (“the third party claimant”) of vehicle no. SCF 1518A 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 SCF 1518A (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 29 (day) of 11 (month) 20 21 (year)



CKS

Signed by appointed surveyor



Signed by “the workshop” (with chop)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

INVOICE

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

Invoice No. : ZI0000720
Date : 29/11/2021
VRN : SCF 1518 A
Make & Model : M. Benz S320e
DOA : 20/7/2021
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			25,000.00

TOTAL :	\$25,000.00
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All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD**"

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G



(by Zoom Autowerks Pte Ltd)



Invoice

SCF1518A
CHONG HOI SANG

Invoice No : GPLIN0002416
Invoice Date : 6/8/2021
Due Date : 6/8/2021
VHA No : 2702
Referral ID : Z013

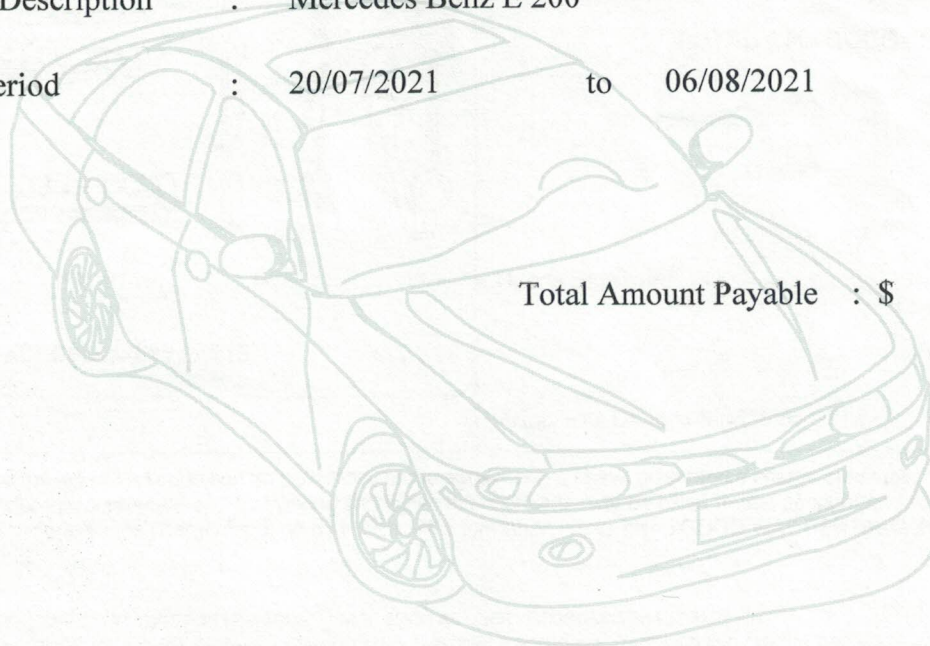
Description :	Amount
Rental for 17 Day/s @ \$210 per Day \$	3,570.00

Vehicle No : SLJ4657J

Vehicle Description : Mercedes Benz E 200

Rental Period : 20/07/2021 to 06/08/2021

Total Amount Payable : \$ 3,570.00



GOOD WAY RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 2702

Invoice No: GPLIN 2416

Hirer's Vehicle No: SCF1518A

UEN: 201505120D

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) Chong Hoi Sang

NRIC / FIN No: S2017696B

Address (Res): 44 Yunnan Walk

3 5 (63875)

Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ HP: 96351518

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____

NRIC / FIN No: _____

Address (Res): _____

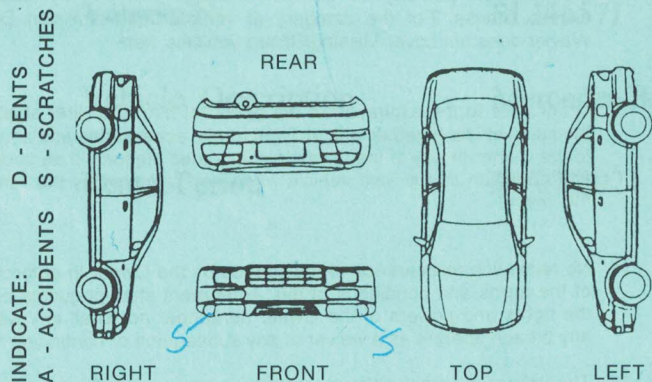
Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ H/P: _____

VEHICLE CHECK LIST



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: _____

Vehicle No: SLJ4657J Replace Veh No: _____

Mileage Out: 108066 Mileage Out: _____

Make & Model: MERC E 200 Auto / Manual

Out : Date 20/7/21 Time: 1830

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS=\$ 3000/-

CHARGES

Daily 17 @\$ 210 per day \$3570 -

Weekly @\$ _____ per week

Monthly @\$ _____ per month

Hours @\$ _____ per hour

Extension @\$ _____

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given GOOD WAY RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY GOOD WAY RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO GOOD WAY RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
06/08	1800				

ACCIDENT INVOLVING SMV 6297B & SCF 1518A ALONG/AT EAST COAST ROAD ON 20/07/2021

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

Mon 7/26/2021 7:47 PM

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

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

Our Ref: CC4/AIG21007838/Ura3

RUDY - BY EMAIL ONLY

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMV 6297B & SCF 1518A ALONG/AT EAST COAST ROAD ON 20/07/2021

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 SCF 1518A 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 veered off and collided with Third Party's parked vehicle. Moving / Reversing vehicles should exercise greater care. 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 | 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	22 Jul 2021 11:35	Clm Dtl Modified	Claimant's Name: -> CHONG HOI SANG.	[A] HOW MEI KWAN
2	22 Jul 2021 11:35	Clm Veh Model Changed	(204589) MERCEDES-BENZ S320L 3.0 (A).	[A] HOW MEI KWAN
3	22 Jul 2021 11:35	Clm Created	Reg No: SCF1518A. Acct Date: 2021/07/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Direct Asia Insurance (Singapore) Pte Ltd (HQ). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	22 Jul 2021 11:35	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Jul 2021 11:35	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/02	[A] HOW MEI KWAN
6	22 Jul 2021 11:35	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Jul 2021 11:35	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	22 Jul 2021 11:35	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	22 Jul 2021 11:36	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	22 Jul 2021 11:36	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	22 Jul 2021 16:02	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
12	23 Jul 2021 08:54	Clm Registration Modified	Acct Time:15:00:00->16:00:00.	[I] AIG OneClaim Integration User
13	08 Sep 2021 15:25	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	08 Sep 2021 15:25	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	08 Sep 2021 15:25	Clm Dtl Modified	JPJ Reg. Date: -> 2016/11/25.	[A] JOANNE LEE KHANG MIN
16	08 Sep 2021 15:25	Clm Details Notified		[A] JOANNE LEE KHANG MIN
17	06 Oct 2021 18:04	Adj Mandate Request	Cur.Reg:28000.00:Lia:100%*Quantum:(a)COR:\$25,000+(b)LOU(15days x \$200):\$3,000=Total:\$28,000.00*Vehicle Model: MERC BENZ S320 Recommended 12 repair days +2 Sun 1PRS = 15 Days	[A] Jaslin Kok Chin Yi
18	03 Nov 2021 13:17	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/02. Mandate Remarks: can speak with insured to request for IC for verification purposes. Insured name is reflected as just RUDY. we want to verify the authenticity.	[I] Goh, Jeremy-CX
19	03 Nov 2021 13:17	Adj Mandate Set	Maintained:can speak with insured to request for IC for verification purposes. Insured name is reflected as just RUDY. we want to verify the authenticity.	[I] Goh, Jeremy-CX
20	05 Nov 2021 16:11	Adj Mandate Request	Cur.Reg:28000.00:Lia:100%*Quantum:(a)COR:\$25,000+(b)LOU(15days x \$200):\$3,000=Total:\$28,000.00*Vehicle Model: MERC BENZ S320 Recommended 12 repair days +2 Sun 1PRS = 15 Days	[A] Jaslin Kok Chin Yi
21	11 Nov 2021 19:19	Video Downloaded	Downloaded Video - Accident	[I] Tan, Bennie-WZ
22	19 Nov 2021 00:38	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2021/08/02. Mandate Remarks: Subj to all docs/billings in order & no policy issue, SAB frm: \$26,400-27,100 (All-in).	[I] Tan, Bennie-WZ
23	19 Nov 2021 00:38	Adj Mandate Set	Approved:27100.00:Subj to all docs/billings in order & no policy issue, SAB frm: \$26,400-27,100 (A All-in).	[I] Tan, Bennie-WZ

Date From    Date To    Audit Type 

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
2710780	22 Jul 2021 11:42:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SCF1518A	SMV6297B	11.00
2710784	22 Jul 2021 11:46:19	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SCF1518A	HOW MEI KWAN	xx.xx
2723489	08 Sep 2021 15:25:49	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SCF1518A	SMV6297B	11.00