

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

Attn: **Motor Claims Department**

Date: 19th September 2021

Dear Sir/Madam,

Claimant: **Kwan Zhen Long**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 27/08/2021 at along CTE(SLE), before Ang Mo Kio Avenue 1 involving our client's vehicle registration number SMJ 6523 C and vehicle registration number SMV 1825 K 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	\$5,800.00
2) Loss of Rental (SGD\$110.00 x 7Days)	\$770.00
3) LTA Search	\$7.45

Total : **\$6,577.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- LTA Search Receipt

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 27/08/2021 @ 20:32 along CTE (SLE) before Ang Mo Kio Ave 1.
Involving vehicles SMJ6523C and SMV1825K.

In consideration of Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130, repairing my/our motor vehicle no SMJ6523C at my request, I/We, Kwan Zhen Long ("the claimant") of SMJ6523C (address) bearing NRIC No SXXXX928F the owner of motor vehicle no SMJ6523C, 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 27 day of 08 (month) 20 21 (year)

Kwan Zhen Long

Signed by "the claimant"

Name: Kwan Zhen Long

NRIC No: SXXXX928F



Signed by Zoom Autowerks Pte Ltd

Name: Elin 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\$5,800.00 (Repair Cost), S\$700.00 (Loss of Use/Rental), S\$7.45 (Disbursement) for vehicle no. SMJ 6523L that was damaged pursuant to the accident which occurred on 27/08/2021 (date) along CTE TO SLE BEFORE AMK AVE 1 EXIT (location) involving vehicle no/s SMV 1825K. This is pursuant to the inspection conducted on 06/09/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner KWAN ZHEN LONG ("the third party claimant") of vehicle no. SMJ 6523L 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 SMJ 6523L (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 16 (day) of 03 (month) 20 22 (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. : ZI0000790
Date : 16/3/2022
VRN : SMJ 6523 C
Make & Model : BMW 316i
DOA : 27/8/2021
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			5,800.00

TOTAL : **\$5,800.00**

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

SMJ6523C
KWAN ZHEN LONG

Invoice No : WPLIN0005537
Invoice Date : 16/9/2021
Due Date : 16/9/2021
VHA No : 6178
Referral ID : Z013

Description :	Amount
Rental for 7 Day/s @ \$110 per Day \$	770.00

Vehicle No : SLC4644H

Vehicle Description : Mazda 3 1.5 A

Rental Period : 01/09/2021 to 08/09/2021

Total Amount Payable : \$ 770.00

WIN WIN 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: 6178

Invoice No: WPLIN 553

Hirer's Vehicle No: 8MJ6523C

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) KWAN ZHEN LONG

NRIC / FIN No: S8852928F

Address (Res): 6 ANGKLONG LANE #05-04
S(579980)

Name & Address of Employer:

Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: 28/6/10 Date of Birth: 25/12/88

Tel: (O) (R) HP: 94576410

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)

NRIC / FIN No:

Address (Res):

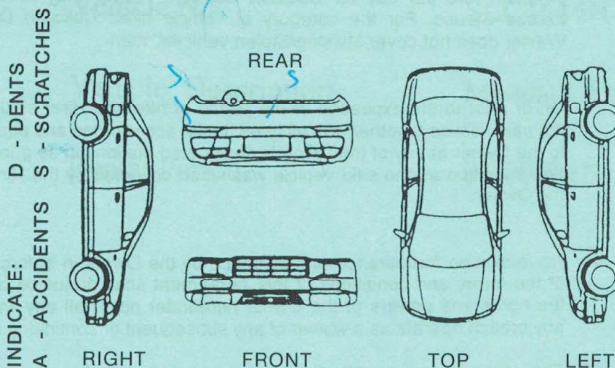
Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: Date of Birth:

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

VEHICLE CHECK LIST



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: SLC 4644H Replace Veh No:

Mileage Out: 92576 Mileage Out:

Make & Model: MAZDA 3 Auto / Manual

Out : Date 1/9/21 Time: 14:25

HIRE / PERIOD EXPIRY Time:

NON-WAIVER EXCESS=\$ 2000

CHARGES

Daily 7 @ \$ 110 per day \$770 -

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 

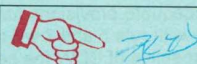
Additional Driver's Signature

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 WIN WIN 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 WIN WIN 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 WIN WIN 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
8/9	1735				



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 01 Sep 2021 / 23:04:19

Receipt Date/Time : 01 Sep 2021 / 23:04:19

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210901-004454

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - GY7234G

As at 01 Sep 2021/11:00:00

Insurance Co: NTUC INCOME INS CO-OP LTD

1	Insurance Enquiry - GY7234G Enquiry Fee 20210901230316895232	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

Result of Insurance Enquiry - SMM2185P

As at 01 Sep 2021/18:10:00

Insurance Co: AXA INSURANCE PTE LTD

2	Insurance Enquiry - SMM2185P Enquiry Fee 20210901230316950657	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

Result of Insurance Enquiry - SMV1825K

As at 28 Aug 2021/20:32:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

3	Insurance Enquiry - SMV1825K Enquiry Fee 20210901230317058007	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		21.00	1.47	22.47
Rounding Difference				0.02
Total Amount Payable				22.45

Paid By		
526471XXXXXX0962	eNETS Credit Card	22.45
Total		22.45
Cash Change		0.00
Tendered Amount		22.45
Excess Refundable Amount		0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Monday, 20 September 2021 10:38 AM
To: POWCKIANG@GMAIL.COM; POWLIANGWEI1@GMAIL.COM
Subject: ACCIDENT INVOLVING SMV 1825K AND SMJ 6523L ON 27/08/2021

Our Ref: CC4/AIG21009291/Ues3

20 SEPT 2021

POW CHER KIANG / POW LIANG WEI

Dear Sir/Madam,

ACCIDENT INVOLVING SMV 1825K AND SMJ 6523L ON 27/08/2021

We refer to the above accident where we are acting for 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.

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.

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,

Asher
Case Handler
Email: Ashersng@lkkauto.com

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

Print Received Message

This mail is associated with :

***SMJ6523L (0039432732SG)**
[SMV1825K]

TP
KWAN ZHEN LONG
Aug 27 2021 8:00PM
[POW CHER KIANG]
Zoom Autowerks Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **08/03/2022 15:34 PM**.
To LKK_HQ
Subject **Alert - Adj Mandate Approved (\$6507.45) - SMJ6523L - Claim Handler: Goh, Jeremy-CX**

Approved:6507.45:mandate approved. subject to documents in order. settle at best.