

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

Attn: **Motor Claims Department**

Date: 26<sup>th</sup> September 2021

Dear Sir/Madam,

Claimant: **Liew Hua Jian**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 07/09/2021 at along PIE(Changi) before Bedok Reservoir involving our client's vehicle registration number SMT 9725 Z and vehicle registration number SFD 119 A 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	\$1,050.00
2) Loss of Rental (SGD\$150.00 x 3Days)	\$450.00
3) LTA Search	\$7.45

**Total :** **\$1,507.45**

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 07/09/2021 @ 18:45 along PIE (Changi) before Bedok Reservoir  
Involving vehicles SMT 9725Z and SFD 119A.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SMT 9725Z at my request, I/We, Liew Hua Jian ("the claimant") of 537 Bedok North St 3, #03-501 S(460537) (address) bearing NRIC No S9107176B the owner of motor vehicle no SMT 9725Z, 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 07 day of 09 (month) 20 21 (year)

Signed by "the claimant"

Name: LIEW HUA JIAN

NRIC No: S9107176B



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 SS1,350.00 (Global Sum) for vehicle no. SMT 9725Z that was damaged pursuant to the accident which occurred on 07/09/2021 (date) along PIE (CHANGI) BEFORE BEDOK RESERVOIR involving vehicle no/s SFD 119A.

This is pursuant to the inspection conducted on 09/09/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LIEW HUA JIAN ("the third party claimant") of vehicle no. SMT 9725Z 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 SMT 9725Z (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 30 (day) of 11 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



## ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunus 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. : ZI0000721  
Date : 30/11/2021  
VRN : SMT 9725 Z  
Make & Model : Honda Civic  
DOA : 7/9/2021  
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			1,050.00

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<b>TOTAL :</b>	<b>\$1,050.00</b>
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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





# ZOOM CAR LEASING

**Zoom Car Leasing**

Registration No.: 5339410M

e-mail : zoomcarleasing@gmail.com

**Zoom Autowerks Pte Ltd**

Tel: 9450 7920

## RENTAL INVOICE

Invoice No. : **INV0000633**

Date : 15/9/2021

Ref : SKP 1847 C

Your Ref : SMT 9725 Z

Terms : 30Days

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKP 1847 C (07/09/2021 to 10/09/2021)	<b>\$150.00</b>	3 Days	<b>\$450.00</b>

**C/O Liew Hua Jian**

537 Bedok North Street 3

#03-501 Singapore 460537

Contact: 9654 4537

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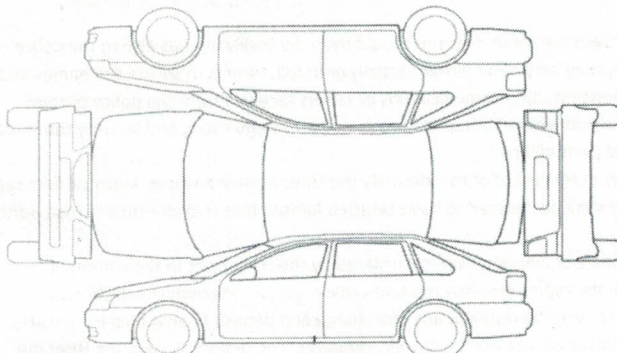


<b>Total</b>	<b>:</b>	<b><u>\$450.00</u></b>
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\_\_\_\_\_  
(Customer's Signature/Stamp)

\_\_\_\_\_  
(For Zoom Car Leasing)

## **RENTAL AGREEMENT**

HIRER'S PARTICULAR		VEHICLE DETAIL	
Name:	Liew Hua Jian	Vehicle No.:	SFP1847C
NRIC/Passport No.:	S9107176B	Vehicle Make/Model:	Mazda 6
Address:	537 Bedok North St 3, #03-501 S(460537)	Date/Time Out:	07/09/2021
Tel:	9654 4537	Date/Time In:	10/09/2021
Driving License No./Exp.:		<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">E</div> <div style="border: 1px solid black; padding: 2px;">1/4</div> <div style="border: 1px solid black; padding: 2px;">1/2</div> <div style="border: 1px solid black; padding: 2px;">3/4</div> <div style="border: 1px solid black; padding: 2px;">F</div> </div> <div style="display: flex; justify-content: space-around;"> <div>OUT</div> <div>IN</div> </div>	
ADDITIONAL DRIVER'S PARTICULAR		Mileage:	
Name:		Mileage:	
NRIC/Passport No.:		RENTAL CHARGES	
Address:		Hours @	per hour
Tel:		3 Days @ \$150	per day \$450
Driving License No./Exp.:		Weeks @	per week
		Months @	per month
(A) - Accident (D) - Dent (S) - Scratch		Other Charges	
		Petrol Top-Up	
		Sub-total	
		TOTAL CHARGES \$450	
PHYSICAL DAMAGE EXCESS		PRE-PAYMENT	
Singapore - Own Damage	S\$2,000.00	Downpayment and Deposit	
Singapore - 3rd Party	S\$2,000.00	Amount Refunded Due	
Malaysia*	S\$8,000.00	<p>I/We agreed to the terms and conditions above, overleaf and that all information given are true &amp; correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.</p>	
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)		
ACKNOWLEDGEMENT		<div style="text-align: center;">   Hirer's Signature / Date </div>	
<p><b>IMPORT NOTE:</b></p> <p>1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.</p> <p>2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing</p> <p>3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.</p> <p>4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.</p>		<div style="text-align: center;">   <b>ZOOM CAR LEASING</b>  Owner's Signature / Date </div>	



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 07 Sep 2021 / 23:41:12

Receipt Date/Time : 07 Sep 2021 / 23:41:12

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210907-004315

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SFD119A				
As at 07 Sep 2021/18:45:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SFD119A Enquiry Fee 20210907233945061388	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLR7735E				
As at 06 Sep 2021/23:15:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
2	Insurance Enquiry - SLR7735E Enquiry Fee 20210907233945136211	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
526471XXXXXX0962		eNETS Credit Card		14.95
Total				14.95
Cash Change				0.00
Tendered Amount				14.95
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.



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 14 September 2021 12:07 PM  
**To:** itabfe2018@gmail.com  
**Subject:** Claim Notification - ACCIDENT INVOLVING SFD 119A(AIG) AND SMT 9725Z AT/ALONG PIE NEAR THE BEDOK RESERVOIR ROAD ON 07/09/2021

14 Sept 2021

**Ms Tan Irene**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SFD119A**

**Our Ref: CC4/AIG21009483/Apa3**

**ACCIDENT INVOLVING SFD 119A(AIG) AND SMT 9725Z AT/ALONG PIE NEAR THE BEDOK RESERVOIR ROAD ON 07/09/2021**

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 SMT9725Z against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle was filtering to another lane and collided with third party who was driving within his own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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 07 days from the date of this letter.

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.

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	09 Sep 2021 11:05	<b>Clm Dtl Modified</b>	Claimant's Name: -> LIEW HUA JIAN.	[A] HOW MEI KWAN
2	09 Sep 2021 11:05	<b>Clm Veh Model Changed</b>	(205675) HONDA CIVIC 1.6 VTI CVT (A).	[A] HOW MEI KWAN
3	09 Sep 2021 11:05	<b>Clm Created</b>	Reg No: SMT9725Z. Acct Date: 2021/09/07. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	09 Sep 2021 11:05	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	09 Sep 2021 11:05	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/09/20	[A] HOW MEI KWAN
6	09 Sep 2021 11:05	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	09 Sep 2021 11:05	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	09 Sep 2021 11:05	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	09 Sep 2021 11:05	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	09 Sep 2021 11:05	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	14 Sep 2021 11:47	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
12	11 Oct 2021 12:24	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	11 Oct 2021 12:24	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	11 Oct 2021 12:24	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2020/07/27.	[A] JOANNE LEE KHANG MIN
15	11 Oct 2021 12:24	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	12 Oct 2021 09:24	<b>Adj Mandate Request</b>	Cur.Reg:1357.45:Liability: 100% (B15) *Quantum: (a)COR: \$1,050.00 + (b)LOR(3days x \$100.00): \$300.00 + (c)LTA/GIA search fee: \$7.45 = Total: \$1,357.45 *3 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
17	18 Nov 2021 10:56	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Ler, Bernard-JQ
18	18 Nov 2021 11:04	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/09/20. Mandate Remarks: subject to all docs in place.	[I] Ler, Bernard-JQ
19	18 Nov 2021 11:04	<b>Adj Mandate Set</b>	Approved:1357.45:subject to all docs in place.	[I] Ler, Bernard-JQ

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
2724177	10 Sep 2021 16:36:34	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMT9725Z	Low, Xianyu	xx.xx
2724184	10 Sep 2021 16:41:20	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMT9725Z	SFD119A	11.00
2732007	11 Oct 2021 12:24:29	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SMT9725Z	SFD119A	11.00

				Pte Ltd	Pte Ltd (HQ)			
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