

25 JAN 2021

Our Ref: SMR2560M

**INDIA INTERNATIONAL INSURANCE (SINGAPORE)**

**By email**

**Attn: Motor Claims Department**

Dear Sir/ Ma'am,

**RE: ACCIDENT INVOLVING SMR 2560M, SJF1927U & SMU5779T on 14/01/2021 @ 1905**

We are writing on behalf of **CHOO OI CHAN**, the registered owner of motor vehicle number **SMR2560M** which was involved in the aforementioned accident.

Our customer's vehicle was damaged due to your insured/authorized driver's negligence in the driving, control and/or management of your insured vehicle. We are instructed to claim the following expenses incurred:

1	Cost of Repairs	\$	8650.00
2	Loss of Use (15/01/21 to 24/01/21 – 09 days x S\$120/day)	\$	1080.00
4	TOWING FEES	\$	50.00
		<b>Total:</b>	<b>\$ 9780.00</b>

The following supporting documents are enclosed herewith:

1. Copy of Certificate of Insurance
2. Copy of Letter of Authorization to act on our customer's behalf
3. Copy of LTA and GIA search fee payment receipts
4. Copy of Final Repair Bill
5. Copy of Replacement Vehicle Rental Invoice

Please acknowledge receipt of this letter and the enclosed documents. We look forward to your favourable reply in the soonest.

Yours faithfully,

**ONG PIN QI**  
Polymath Garage Pte Ltd



## Letter of Authorization

<b>ACCIDENT DETAILS</b>		Accident Date:	14/01/2021
Vehicles Involved:	3. SMU 5769T	Accident Time:	1905
1. SMR 2560M	4.	Location:	Dunearn Road Towards
2. SJF 1927U	5.		Newton Flyover

I/We CHOO OI CHAN, NRIC / UEN No. S1538667C,  
of Blk 275D Jurong West Street 25 # 13-61 (S) 644275,  
owner of vehicle number (1) as listed above (the "Owner"), hereby authorize Polymath Garage Pte Ltd ("PMG") to commence repairs to the said vehicle forthwith. In consideration of PMG repairing the said vehicle at my/our request and at no cost to me:

- (1) I/We hereby irrevocably authorize PMG to demand, claim, settle in any manner, receive any amount settled/payable by the insurer and/or third party or to commence legal proceedings in my name for the cost of repairs, loss of use and other incidentals, to appoint any solicitor to act on my/our behalf in respect to the claim(s) and any amount received shall belong solely to PMG and the solicitors appointed on my behalf shall accept this as my/our irrevocable authorization to pay the amount due directly to PMG after deduction of their costs.
- (2) I/We authorize PMG to proceed with claims directly from my/our insurer on my/our behalf and undertake to pay the excess applicable, or undertake to pay PMG directly if claiming from my/our insurer is not possible, the cost of repairs and all other costs, fees and expenses incurred in pursuing the claim on my/our behalf, in the event that the contents of my/our accident report is untrue, inaccurate or not believed by the court, or that new evidence is presented against my/our favour after the date of this agreement, or that any action on my part or the part of the driver involved in the accident, undeclared before the date of this agreement, directly or indirectly causes the unenforceability or loss of the claim.
- (3) I/We undertake to inform PMG if the third party's insurer communicates with me/us directly, orally or in writing and I/We shall not accept any monies or offer of settlement from the third party's insurer(s) without first obtaining written consent from PMG.
- (4) I/We undertake to accept and sign any discharge vouchers or authorization letters from the third party insurer and appointed solicitor in relation to the claim at PMG's request.
- (5) Upon settlement of the third party claim, should any monies be sent to me/us by the third party's insurer, I/We shall immediately pay Polymath Garage Pte Ltd and my/our solicitor the amount due for the cost of repairs, related expenses and disbursements incurred.

Owner's Signature

For and on behalf of PMG

Name: Nigel Ong

## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MPC2021D0000291  
Claimant Ref : SMR2560M

We/I, Polymath Garage Pte Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 4,500.00 (Global Sum) (~~repair cost~~), ~~S\$~~ (~~loss of use/rental~~), ~~S\$~~ (~~search fee~~), vehicle no. SMR2560M that was damaged pursuant to the accident which occurred on 14/01/2021 (date) at Dunearn Road twds Newton Flyover (location) involving vehicle no. SJF 1927U (insured vehicle). This is pursuant to the inspection conducted on 15/01/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Choo Oi Chan ("the third party claimant") of vehicle no. SMR2560M to 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to SMR2560M (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims 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.

We/I authorize you to pay the total amount of S\$ 4,500.00 to Polymath Garage Pte Ltd.

Dated this 13 day of 09 20 21

CLAIMANT:

Signature:

Signed by "the workshop" (with chop)

Name:

Ong Pin Qi

NRIC:

S9990524I

Address:

10 kaki Bukit RD 2  
#03-01 S(417868)

Nationality:

singapore

Occupation:

OPS manager



WITNESS:

Signature:

Signed by appointed Surveyor

Name:

LKK  
LKP  
LKK Auto Consultants Pte Ltd

NRIC:

199607198R

Address:

51 Ubi Avenue 1

#01-25 Paya Ubi Ind. Park S(408933)

Nationality:

Occupation:



**Polymath**  
garage

# INVOICE

India International Insurance Pte Ltd  
64 Cecil Street  
#04-00 IOB Building  
Singapore 049711

**Invoice Date**  
25 Jan 2021

**Invoice Number**  
INV-00744

**Reference**  
SMR2560M

Polymath Garage Pte Ltd  
10 Kaki Bukit Road 2  
First East Centre #01-21  
Singapore 417868

Description	Quantity	Unit Price	Amount SGD
LUMP SUM REPAIR	1.00	8,650.00	8,650.00
		Subtotal	8,650.00
		TOTAL TAX	0.00
		<b>TOTAL SGD</b>	<b>8,650.00</b>

**Due Date: 25 Jan 2021**

PayNow  
201605123Z



DBS Current Bank Account  
072-001632-7

Please make cheques payable to "POLYMATH GARAGE PTE LTD".



# Excel Towing Services

Mobile: 8468 4690

Email: exceltowingservicesg@gmail.com

NO. 1068

## CASH SALE / JOB ORDER

Date: 14/1/2021

Messrs: POLY MATAL  
 车牌 QMR25500M 车型 HONDA FIT  
 Vehicle No. QMR25500M Model No: HONDA FIT  
 时间 (日/夜) NI(HT) 联络号码 82999420  
 Time (day/night): NI(HT) Contact No: 82999420  
 由 30 DUNEATED ROAD  
 Location: 30 DUNEATED ROAD  
 到 First East Centre (A) 14-21  
 To: First East Centre (A) 14-21  
 金额 50 其他 ACCIDENT  
 Cash \$ 50 Others: ACCIDENT  
 经手人 Thomas Tow Truck THOMAS HOON  
 Authorised By: Thomas Driver Name: THOMAS HOON

- Jump Start/Changing of battery
- Tyre Replacement
- Accident/Breakdown
- Multi/Baseament
- With Load/Cargo Box
- King Dolly
- Transport Charge
- Low Body Kit
- Door Opening Service
- Crane Up/Winch Out
- Collect Doc/Key
- Repo
- Woodlands and Tuas Checkpoint

注意: 本公司对所拖之车辆, 在进行中如有任何损失或破坏, 一概由车主自行负责。

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdeemeanour to your vehicle whilst being towed.

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	19 Jan 2021 11:38	<b>Clm Dtl Modified</b>	Claimant's Name: -> CHOO OI CHAN.	[A] Lee Su Li
2	19 Jan 2021 11:38	<b>Clm Veh Model Changed</b>	(205794) HONDA FIT 1.3 GF CVT (A).	[A] Lee Su Li
3	19 Jan 2021 11:38	<b>Clm Created</b>	Reg No: SMR2560M. Acct Date: 2021/01/14. Claim Type: TP. Insurer: India International Insurance Pte L td (HQ). Workshop: Polymath Garage Pte Ltd - Kaki Bukit (HQ)	[A] Lee Su Li
4	19 Jan 2021 11:38	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	19 Jan 2021 11:38	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/28	[A] Lee Su Li
6	19 Jan 2021 11:38	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	19 Jan 2021 11:38	<b>Label Added</b>	(30653):Direct Settlement.	[A] Lee Su Li
8	19 Jan 2021 11:38	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] Lee Su Li
9	29 Jan 2021 09:41	<b>Adj Mandate Request</b>	Cur.Req:0.00:PODS Liability:TBA Remarks: Kindly advise if any video from insured. Meantime, we are pe nding evidence/video(if any) from third party. Thanks.	[A] CHEW HSIAO TONG
10	29 Jan 2021 16:35	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/28. Mandate Remarks: Dear Sir, no video footage from Insured for this accident. Thank you	[I] Derrick Tan Ming Chye
11	29 Jan 2021 16:35	<b>Adj Mandate Set</b>	Maintained:Dear Sir, no video footage from Insured for this accident. Thank you	[I] Derrick Tan Ming Chye
12	03 Mar 2021 09:30	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	03 Mar 2021 09:30	<b>Clm Dtl Modified</b>	Insured Name: -> -. Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	03 Mar 2021 09:30	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/12/26.	[A] JOANNE LEE KHANG MIN
15	03 Mar 2021 09:30	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	17 Mar 2021 08:35	<b>Adj Mandate Request</b>	Cur.Req:9240.00:PODS Liability:100%(B 28g) *Quantum: (a)COR: \$8,650.00 + (b)LOU(9days x \$60.0 0): \$540.00 + (c)Towing Fee: \$50.00 = Total: \$9,240.00 *Vehicle Model: Honda Fit (1317cc) *9recomm endation repair days *For your approval please.	[A] CHEW HSIAO TONG
17	17 Mar 2021 17:42	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/01/28. Mandate Remarks: Dear Sir, please review your position o n the liability. Please refer to ALL parties report on the collision circumstance. Thank you	[I] Derrick Tan Ming Chye
18	17 Mar 2021 17:42	<b>Adj Mandate Set</b>	Maintained:Dear Sir, please review your position on the liability. Please refer to ALL parties report on the collision circumstance. Thank you	[I] Derrick Tan Ming Chye
19	06 Apr 2021 11:11	<b>Adj Mandate Request</b>	Cur.Req:9240.00:Our view is BOLA 28(g) is applicable. SJF1927U(Insured) ->SMR2560M(3rd party)-> S MU5769T. For your comments/instruction.	[A] CHEW HSIAO TONG
20	06 Apr 2021 21:04	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/01/28. Mandate Remarks: Dear Sir, please refer to the scene phot os and statement provided by Insured in his accident report. liability is not clear at this current juncture. Please check if there is any video footage t	[I] Derrick Tan Ming Chye
21	06 Apr 2021 21:04	<b>Adj Mandate Set</b>	Maintained:Dear Sir, please refer to the scene photos and statement provided by Insured in his accident report. liability is not clear at this current juncture. Please check if there is any video footage to prove th at BOLA 28(G) apply for this incide	[I] Derrick Tan Ming Chye
22	26 Apr 2021 09:39	<b>Adj Mandate Request</b>	Cur.Req:9240.00:Hi, Kindly refer to my email dated 26/04/2021.	[A] CHEW HSIAO TONG
23	26 Apr 2021 13:53	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/01/28. Mandate Remarks: Dear Sir, As liability is not clear at this current juncture, Please keep u posted on the development. Thank you	[I] Derrick Tan Ming Chye
24	26 Apr 2021 13:53	<b>Adj Mandate Set</b>	Maintained:Dear Sir, As liability is not clear at this current juncture, Please keep u posted on the develop ment. Thank you	[I] Derrick Tan Ming Chye
25	18 May 2021 14:20	<b>Label Removed</b>	(30653):Direct Settlement.	[A] CHEW HSIAO TONG
26	18 May 2021 14:20	<b>Label Added</b>	(30652):WP.	[A] CHEW HSIAO TONG

AUDIT TRAIL				
No.	On	Audit	Remarks	By
27	19 May 2021 06:53	<b>Cim Dtl Modified</b>	Insured Name: - -> ZAHIDAH BINTE AKIAK MRS ZAHIDA. Insured ID: - -> S1712842F.	[A] Lee Su Li
28	19 May 2021 09:30	<b>Claim Offer Type Changed</b>	Offer Type: Cost of Repairs->Contract Repair	[A] JOANNE LEE KHANG MIN
29	21 May 2021 10:56	<b>Adjuster Tax Invoice Issued</b>	Submitted Tax Invoice: -> AC2103577.	[A] CHEW HSIAO TONG
30	21 May 2021 10:56	<b>Adj Rpt Submitted</b>	Amt:8650.00. Late Remarks:	[A] CHEW HSIAO TONG
31	21 May 2021 10:56	<b>Adj Invoice Submitted</b>		[A] CHEW HSIAO TONG
32	09 Sep 2021 15:31	<b>Ins Send Back Adj Rpt</b>	To proceed with direct settlement	[I] Derrick Tan Ming Chye
33	09 Sep 2021 15:31	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/09/13	[A] Merimen Administrator
34	09 Sep 2021 15:31	<b>Adj Mandate Set</b>	Maintained.	[A] Merimen Administrator
35	09 Sep 2021 15:31	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/09/13. Mandate Remarks: Dear Sir, please proceed with direct settlement on a global sum basis of \$4500. Thank you	[I] Derrick Tan Ming Chye
36	09 Sep 2021 15:31	<b>Adj Mandate Set</b>	Approved:4500.00:Dear Sir, please proceed with direct settlement on a global sum basis of \$4500. Thank you	[I] Derrick Tan Ming Chye

Date From  Date To  Audit Type

**ACTIVITY**

[22/03/2021 16:15] CHEW HSIAO TONG:  
Called OID to inform her that she had NCD protector. She will let AIG to settle the claim

**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
2662817	20 Jan 2021 08:47:45	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	SMR2560M	SJF1927U	11.00
2674347	03 Mar 2021 09:30:31	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMR2560M	SJF1927U	11.00