



# CITY AUTO PTE LTD

*One Stop Automotive Solution*

BLK 8, SIN MING IND. ESTATE #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Your ref: CC4/AIG21010426/Kpa3

Our ref: JO202110-0468

28/12/2021

WITHOUT PREJUDICE

Attn: Motor Claim Dept

AIG ASIA PACIFIC INSURANCE PTE. LTD

NO. 78

SHENTON WAY#07-16

SINGAPORE 079120

Dear Sir/Mdm,

**Accident involving SMN3145T and GBK330R on 11/10/2021**

We refer to the above said accident.

We enclosed here with relevant documents as stated below:-

- Repair tax invoice
- Letter of authorization
- GIA search receipt


As instructed, we are claiming the following as stated below:-

Cost of Repair	:	S\$ 2,033.00
Rental (5 Days x \$103.00)	:	S\$ 515.00
LTA Search Fee	:	S\$ 2.00
		<u>S\$ 2,550.00</u>

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thanks & regards

  
Vronica Law (Claim dept.)

Tel: 6453 1235

Fax: 64537944

Email: [cityauto@singnet.com.sg](mailto:cityauto@singnet.com.sg)



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### RE: LETTER OF AUTHORIZATION

Name of owner: LUMENS AUTO PTE LTD NRIC: 201426961K

Address: \_\_\_\_\_

Name of Driver: Hong Tong Lim NRIC: 57642318J

Address: APT BLK 12 YURK HILL # 05-70 SINGAPORE 163012

Accident on 11/10/2021 Involving GBK 330K AND SMH 3145T

At/along EUNUS LINK ROAD

In consideration of City Auto Pte Ltd, repair my/our Motor Vehicle TOYOTA NOAH at my/our request I/We the above owner of Motor Vehicle No: SMH 3145T do authorize them to demand claims, settle and received whatever amount payable by the Insurance Co or Third Party or to commence legal proceeding if necessary in my/our name for the cost or repair and the loss of use/rental, etc and to any of there appointed solicitors to act for me/us in respect of the said accident/claim and all amounts claimed or settled shall be belong to them absolutely. I/We further authorize them to give an absolute discharge on my/our behalf.

I/We hereby authorize City Auto Pte Ltd, my/our repairer to give further instruction on my/our behalf concerning the said claim and such, all future correspondence should be addressed to the said firm/co.

My/Our repairer authorize to receive on my/our behalf monies claims, correspondence and give a valid discharge voucher or any other documents in connection with this on my/our behalf and for me/us.

I/We further agree to fully co-operate and attend all court hearing that are necessary and subject to prosecution and claim maintained by City Auto Pte Ltd.

I/We further agree to undertake to indemnify them against my/our claim for the cost which arises therewith.

In the event that my/our unsuccessful claim, I/We undertake to pay the repairer for the cost of repairs to my motor vehicle.

Owner Signature: \_\_\_\_\_

Name: LUMENS AUTO PTE LTD

Date: 12/10/2021

CITY AUTO PTE LTD  
Blk 8 Sin Ming Road  
#01-58/59/62 Sin Ming Ind Est  
Singapore 575643  
Tel: 6453 1235 Fax: 6453 7944  
(Claims Section)

Witness Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: 12/10/2021

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

“We/I, **CITY AUTO 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\$2,450.00** (Global Sum) for vehicle no. **SMN 3145T** that was damaged pursuant to the accident which occurred on **11/10/2021** (date) along **EUNOS LINK ROAD** (location) involving vehicle no/s **GBK 330R**.

This is pursuant to the inspection conducted on **12/10/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **LUMENS AUTO PTE LTD** (the third party claimant”) of vehicle no. **SMN 3145T** 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 **SMN 3145T** (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 21<sup>st</sup> (day) of March (month) 2021 (year)



Signed by appointed surveyor

**CITY AUTO PTE LTD**

Blk 8 Sin Ming Road  
#01-58/60/62 Sin Ming Ind Est  
Singapore 575643

Tel: 6453 1235 Fax: 6453 7944

Signed by “**Claims Section**” (with chop)



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## AIG ASIA PACIFIC INSURANCE PTE. LTD

NO. 78

SHENTON WAY #07-16

SINGAPORE 079120

Attention: MOTOR CLAIM DEPARTMENT

Contact : 6338 7288

Fax No. : 6880 4838

## TAX INVOICE

Tax Invoice : I202112-001211

Date : 28/12/2021

Vehicle No. : SMN3145T

Make / Model : TOYOTA NOAH HYBRID  
7-SEATER 1.8X CVT

Mileage (km) : 170971

Chassis No. : ZWR800392451

Accident Date : 11/10/2021

Claim No. : CC4/AIG21010426/Kpa3

Reference : JO202110-0468

Policy No. : 21-MM000792-R00

S/No. Particular	Amount
	<u>S\$</u>
* Lumpsum repair	1,900.00

Total S\$ : 1,900.00

GST @ 7% S\$ : 133.00

Grand Total S\$ : 2,033.00

CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp

  
for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.

2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

**Thank You For Your Business !**

Date: 28/09/2021

PRIVATE AND CONFIDENTIAL

Hong Tong Lim (Feng Chonglin)  
12 YORK HILL  
05-70  
Singapore 163012

Dear Hong Tong Lim (Feng Chonglin),

#### USE OF CAR AGREEMENT ("AGREEMENT")

1. Subject to your agreement to the terms and conditions set out herein, we, Lumens Auto Pte. Ltd. (Company Registration No. 201426961K), a company incorporated in Singapore with its registered address at 22 Sin Ming Lane, #01-74 Midview City, Singapore 573969 ("**Company**"), authorizes you to use the following motor vehicle owned by the Company ("**Vehicle**") on the terms and conditions set out herein:

- (a) Make and model: **Toyota Noah Hybrid 1.8X**
- (b) Registration number: **SMN3145T**
- (c) Colour: **Black**

2. You shall use the Vehicle for the sole purpose of providing the services under the service agreement with any ride-hail service provider authorised by the laws of Singapore ("**Service Company**"), which is in the business of providing car sharing services in Singapore whereby customers are able to book cars and be driven to their specified destination in return for a fare determined by the Service Company.

3. The term of this Agreement shall commence and end on the following dates:

Commencement date: 28/09/2021 ("**Commencement Date**")

Expiry date: 27/03/2023 ("**Expiry Date**")

This Agreement may be terminated early in accordance with the Standard Terms (as defined below).

In the event that this Agreement is terminated early for any reason whatsoever, you acknowledge and agree that the Deposit (as defined below) will be not refunded by the Company to you, and in the event that you have not paid the Deposit in full, you shall make payment of any shortfall in Deposit to the Company immediately.

4. In consideration for the use of the Vehicle, you shall pay to the Company, and the Company shall be entitled to, a facilitation fee of SGD103.00 per day ("**Facilitation Fee**") commencing on the Commencement Date and ending on the date on which this Agreement expires or is terminated. For the avoidance of doubt, if the Company is GST registered, the Company shall be entitled to charge goods and services tax at the prevailing rate on the Facilitation Fee and any other amounts payable by you to the Company under this Agreement (including the Standard Terms (as defined below)).

As a matter of goodwill, the Company will waive the Facilitation Fee payable for the Commencement Date.

5. On the Commencement Date, you shall place with the Company a deposit amounting to SGD800.00 ("**Deposit**"). The Deposit may be refunded to you only in accordance with the specific circumstances specified in the Standard Terms.

Yours faithfully,  
For and on behalf of Lumens Auto Pte. Ltd.



  
Name: **IPFAH NABILAH**  
Designation: **DRIVER RELATION**

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#### ACCEPTANCE

I, Hong Tong Lim (Feng Chonglin) (Singapore NRIC No. S7642318J), acknowledge that I have read and fully understand the terms and conditions of this Agreement (which, for the avoidance of doubt, includes the Standard Terms). I hereby accept and agree to this Agreement.

The details of my Nominated Bank Account are as follows:

Name of Bank: POSB - DBSSSGSGXXX  
Account Name: Hong Tong Lim (Feng Chonglin)  
Account Number: 421380619

I confirm that the above bank account details are true and correct.



Signature  
Name: Hong Tong Lim (Feng Chonglin)  
Singapore NRIC No.: S7642318J  
Date: 28/09/2021

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

GBK330R

Date of Accident

11/10/2021



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance .....

AIG Asia Pacific Insurance Pte....

Period of Insurance .....

22/11/2020 - 21/11/2021

Requested By .....

Jason Quak (City Auto Pte Ltd)

Requested Date .....

11/10/2021 16:31

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**



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 27 October 2021 3:36 PM  
**To:** limchiewhuat@yahoo.com.sg  
**Subject:** Claim Notification - ACCIDENT INVOLVING GBK 330R(AIG) AND SMN 3145T AT/ALONG EUNOS LINK ROAD ON 11/10/2021

27 Oct 2021

**M/s LIM CHIEW HUAT**  
Driver: Lim Chiew Huat

*[By Email Only]*

Dear Sir/Madam,

**You Ref: GBK330R**  
**Our Ref: CC4/AIG21010426/Kpa3**  
**ACCIDENT INVOLVING GBK 330R(AIG) AND SMN 3145T AT/ALONG EUNOS LINK ROAD ON 11/10/2021**

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 SMN3145T against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver favour as it is a 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 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	11 Oct 2021 17:53	<b>Clm Dtl Modified</b>	Claimant's Name: -> LUNENS AUTO PTE LTD.	[A] HOW MEI KWAN
2	11 Oct 2021 17:53	<b>Clm Veh Model Changed</b>	(206367) TOYOTA NOAH HYBRID 1.8 X CVT (A).	[A] HOW MEI KWAN
3	11 Oct 2021 17:53	<b>Clm Created</b>	Reg No: SMN3145T. Acct Date: 2021/10/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: City Auto Pte Ltd ( Sin Mi ng) (HQ)	[A] HOW MEI KWAN
4	11 Oct 2021 17:53	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	11 Oct 2021 17:53	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/10/20	[A] HOW MEI KWAN
6	11 Oct 2021 17:53	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	11 Oct 2021 17:53	<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	11 Oct 2021 17:53	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	11 Oct 2021 17:55	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	11 Oct 2021 17:55	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	18 Oct 2021 13:41	<b>Clm Dtl Modified</b>	Claimant's Name: LUNENS AUTO PTE LTD -> LUMENS AUTO PTE LTD.	[A] HOW MEI KWAN
12	22 Oct 2021 14:15	<b>Video Downloaded</b>	Downloaded TP VIDEO(REAR)	[I] MdNoor, Norsiah
13	25 Oct 2021 09:18	<b>Clm Registration Modified</b>	Acct Time:11:00:00->11:53:00.	[I] AIG OneClaim Integration User
14	27 Oct 2021 15:19	<b>Video Downloaded</b>	Downloaded TP VIDEO(REAR)	[A] CHEW HSIAO TONG
15	23 Nov 2021 09:57	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
16	23 Nov 2021 09:57	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	23 Nov 2021 09:57	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/07/31.	[A] JOANNE LEE KHANG MIN
18	23 Nov 2021 09:57	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
19	29 Dec 2021 09:25	<b>Adj Mandate Request</b>	Cur.Reg:2550.00:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$2,033.00 + (b)LOU(5days x \$103.00): \$515.00 + (c)Search fee: \$2.00 = Total: \$2,550.00 *4 recommendation repair days + 1PRS =5d ays *For your approval please.	[A] CHEW HSIAO TONG
20	06 Jan 2022 13:21	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/10/20	[I] MdNoor, Norsiah
21	06 Jan 2022 13:21	<b>Adj Mandate Set</b>	Approved:2550.00.	[I] MdNoor, Norsiah
22	22 Feb 2022 23:09	<b>Video Downloaded</b>	Downloaded TP VIDEO(REAR)	[I] Tan, Bennie-WZ

Date From    Date To    Audit Type  

### ACTIVITY

[15/10/2021 14:54] HOW MEI KWAN:  
OINR. To send out first letter.

### 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
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2732206	11 Oct 2021 18:00:14	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMN3145T	GBK330R	11.00
2733712	18 Oct 2021 10:48:36	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMN3145T	CHEW HSIAO TONG	xx.xx
2742882	23 Nov 2021 09:57:39	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMN3145T	GBK330R	11.00