

# Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67527740 Fax: 67528669  
E-Mail: erofia@singnet.com.sg  
Co Registration No: 201202259N

Ref: EMT1955/22/lt/FBJ1109M

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

15 January 2022

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #07-16  
AIG Building  
Singapore 079120

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sir

Re: **ACCIDENT INVOLVING SMD899Z AND FBJ1109M ON 30 SEPTEMBER 2021**

We are instructed by our client Mark Hoe Chung Kin to claim damages against your insured SMD899Z in connection with a road traffic accident on 30 September 2021 at about 18.15hrs along New Upper Changi Road with our client's motorcycle registration number FBJ1109M

As a result of the accident, our client's motor bike was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Final repair cost as per Surveyor's recommendation	S\$ 2,400.00
2.	Loss of Use (06 days X S\$20.00/day) Repair Day + PRI	S\$ 120.00
	Total to Claim	<u>S\$ 2,520.00</u>

Attached final repair bill for your early process of our claim

Kindly revert soonest

Thank you

Yours faithfully  
Erofia Motor Trading Pte Ltd

Teo Hwa Heng





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1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

Co Registration No: 201202259N

## AUTHORISATION TO ACT

I/We, mark Hoe Chung Kin ("the third party claimant") of  
Blk 22 Tanah Merah Kechar Link #01-48 S46542 (address), owner of  
FBJ 1109 M (vehicle no.) hereby authorize Erofia Motor Trading Pte Ltd ("the  
workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of  
use ("claim") for my vehicle no. FBJ 1109 M. That was damaged pursuant to the  
accident which occurred on 30 09 2021 (date)  
along New upper Changi Road (location) involving vehicle no/s  
SMD 899 Z ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they  
deemed fit and the workshop is further authorized to receive payment further to settlement of my  
claim with payment cheque/s being made in favour of the workshop - **EROFIA MOTOR  
TRADING PTE LTD**

I further acknowledge that any settlement the workshop may reach on my behalf is on a without  
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the  
other vehicle/s is concerned.


Dated this 05 (day) of 10 (month) 20 21 (year)



Signed by "the third party claimant"

(With company stamp if applicable)



  
Signed by "the workshop"

(With company stamp)

Provide always that this discharge of my  
claim for damages relating to the damage to  
my vehicle shall not prejudice or affect or  
preclude me from making a further claim for  
general and special damages for my personal  
injuries sustained in the same accident.

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

“We/I, EROFIA MOTOR TRADING 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\$2,500.00 (Global Sum) for vehicle no. FBJ 1109M that was damaged pursuant to the accident which occurred on 30/09/2022 (date) along NEW UPPER CHANGI ROAD (location) involving vehicle no/s SMD 899Z.

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 MARK HOE CHUNG KIN (the third party claimant”) of vehicle no. FBJ 1109M 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 FBJ 1109M (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 03 (day) of FEB (month) 2023 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.



# EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62  
Singapore 417883  
Tel: 67527740 Fax: 67528669  
H/P: 90696165 (Mr Teo)

## INVOICE

Number	Date	Page
FBJ1109M	15-Jan-22	1

YOUR REF:  
VEHICLE NO: FBJ1109M  
MAKE/MODEL: PIAGGIO VESPA LX 150IE 3V  
NAME: AIG ASIA PACIFIC INSURANCE PTE LTD  
ADDRESS: 78 SHENTON WAY #07-16  
AIG BUILDING  
SINGAPORE 079120

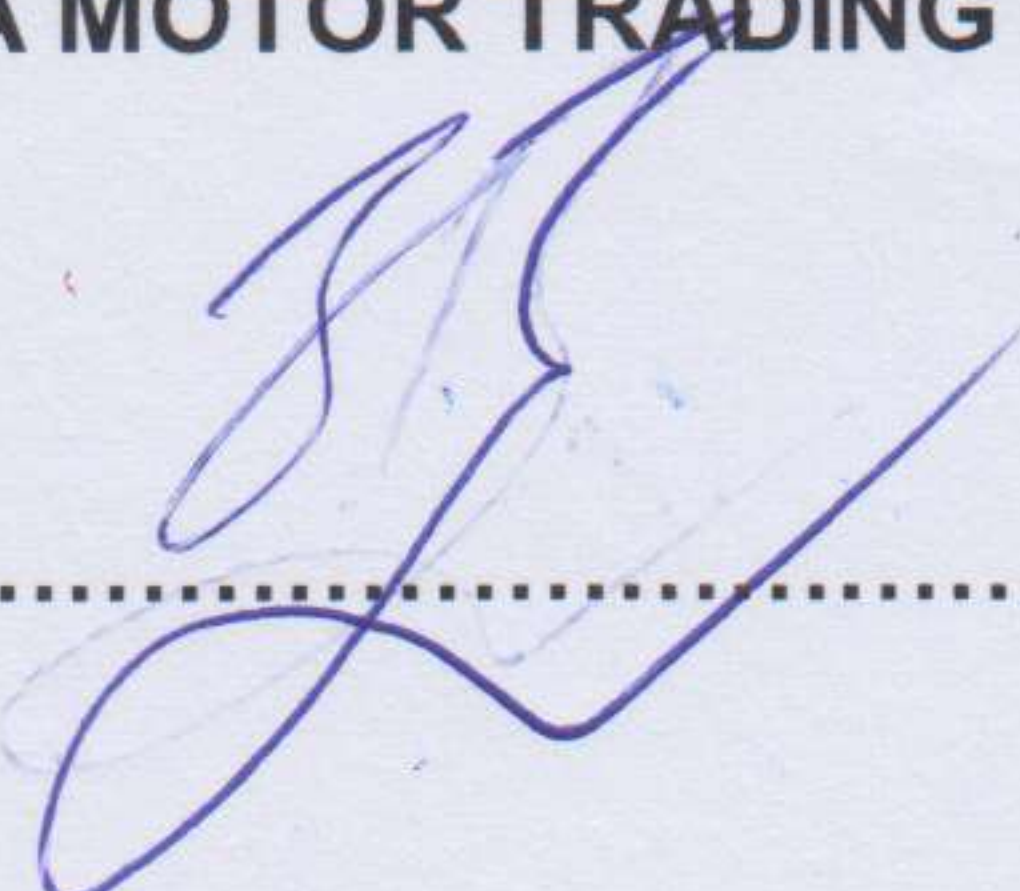
ACCIDENT INVOLVING SMD899Z AND FBJ1109M ON 30 SEPTEMBER 2021

FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION S\$ 2,400.00

SUB-TOTAL: S\$ 2,400.00

TOTAL : S\$ 2,400.00

EROFIA MOTOR TRADING PTE LTD





## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 26 April 2022 4:47 pm  
**To:** albertlim@yahoo.com  
**Subject:** <STANDARD LETTER> ACCIDENT INVOLVING SMD 899Z & FBJ 1109M ON 30/09/2021  
\*\*\*

**Importance:** High

Our Ref: CC4/AIG21010466/Uga3

26 APRIL 2022

**Lim Tow Leong**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SMD 899Z & FBJ 1109M ON 30/09/2021**

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (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.

This is to inform you that we received a Third Party Claim from **FBJ 1109M**.

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 3 days** from the date of this letter together with the supporting evidence (E:g: Video Footage / Traffic Police Investigation result).

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)

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | FAX: 6741-4108



*Save the Earth. Print only when necessary.*

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	12 Oct 2021 13:26	<b>Clm Dtl Modified</b>	Claimant's Name: -> MARK HOE CHUNG KIN. Claimant's ID: -> S9341927H.	[A] HOW MEI KWAN
2	12 Oct 2021 13:26	<b>Clm Veh Model Changed</b>	(204035) PIAGGIO VESPA LX 155cc I.E. 3V.	[A] HOW MEI KWAN
3	12 Oct 2021 13:26	<b>Clm Created</b>	Reg No: FB1109M. Acct Date: 2021/09/30. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Erofia Motor Trading Pte Ltd - (kaki Bukit) (HQ)	[A] HOW MEI KWAN
4	12 Oct 2021 13:26	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	12 Oct 2021 13:26	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/10/21	[A] HOW MEI KWAN
6	12 Oct 2021 13:26	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 Oct 2021 13:26	<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	12 Oct 2021 13:26	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	12 Oct 2021 13:26	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	12 Oct 2021 13:26	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	26 Oct 2021 18:09	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] MARCUS CHUA
12	27 Oct 2021 07:50	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] MARCUS CHUA
13	27 Oct 2021 07:52	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] MARCUS CHUA
14	26 Apr 2022 16:38	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Chong Pui Lin
15	24 May 2022 09:34	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
16	24 May 2022 09:34	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	24 May 2022 09:34	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2014/01/06.	[A] JOANNE LEE KHANG MIN
18	24 May 2022 09:34	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
19	31 May 2022 07:27	<b>Adj Mandate Request</b>	Cur.Req:2520.00:LIABILITY: 100% (OI DRIVE STRAIGHT ON A RIGHT TURN ONLY LANE) C OR: 2,400.00 + LOU(6days x \$20.00): 120.00 = 2,520.00 04 RECOMMENDED REPAIR DAY S + 1WEEKEND + 1PRS = 6 DAYS FOR YOUR APPROVAL PLEASE	[A] Chong Pui Lin
20	05 Oct 2022 16:57	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Ler, Bernard-JQ
21	05 Oct 2022 16:58	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/10/21. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
22	05 Oct 2022 16:58	<b>Adj Mandate Set</b>	Approved:2520.00: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
2732913	13 Oct 2021 17:49:20	Video Upload	Motor	AIG Asia Pacific	AIG Asia Pacific	FB1109M	Low, Xianyu	xx.xx

				Insurance Pte. Ltd.	Insurance Pte. Ltd. (SG)			
2732917	13 Oct 2021 17:55:38	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	FBJ1109M	SMD899Z	11.00
2795569	24 May 2022 09:34:57	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	FBJ1109M	SMD899Z	11.00