

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

Attn: **Motor Claims Department**

Date: 12th November 2021

Dear Sir/Madam,

Claimant: **Serene Lee Yin Yin**

“WITHOUT PREJUDICE”

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 17/10/2021 at along Alexandra Road involving our client’s vehicle registration number SMP 3218 G and vehicle registration number YP 7720 D 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	\$5,700.00
2) Loss of Rental (SGD\$200.00 x 6Days)	\$1,200.00
3) LTA Search	\$7.45

Total : **\$6,907.45**

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



LETTER OF AUTHORIZATION

Accident on 17/10/2021 @ 16:00 along Alexandra Road
Involving vehicles SMP32186 and YP7720D.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SMP32186 at my request, I/We, Serene Lee Yin Yin ("the claimant") of _____ (address) bearing NRIC No SXXX462J the owner of motor vehicle no SMP32186, 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 17 day of 10 (month) 20 21 (year)



Signed by "the claimant"

Name: Serene Lee Yin Yin
NRIC No: SXXX462J



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\$5,700.00** (Repair Cost), **S\$600.00** (Loss of Use/Rental), **S\$ 7.45** (Disbursement) for vehicle no. **SMP 3218G** that was damaged pursuant to the accident which occurred on **17/10/2021** (date) along **ALEXANDER ROAD** (location) involving vehicle no/s **YP 7720D**. This is pursuant to the inspection conducted on **21/10/2021** (date) at “the workshop”

We/I confirm that we/I are/am authorized by the owner **SERENE LEE YIN YIN** (“the third party claimant”) of vehicle no. **SMP 3218G** 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 **SMP 3218G** (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 04 (day) of 02 (month) 2022 (year)



Signed by appointed surveyor

Signed by “the workshop” (with chop)



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunost 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. : ZI0000773
Date : 4/2/2022
VRN : SMP 3218 G
Make & Model : Mazda 6
DOA : 17/10/2021
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			5,700.00
2	Loss of Rental			600.00
3	LTA Search			7.45

TOTAL :

\$6,307.45

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)

CARS FOR RENT (2016) PTE LTD

Mailing Address:

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874
 Tel Nos.: +65 6970 9119 / 6789 5155
 Co. Reg'n No.: 201609732N
 GST Reg'n No.: 201609732N

Tax Invoice #: E2110228
 Date: 30-10-21

Bill To:

Zoom Autowerks
 For the account of:
 Chan Tak Chee
 (Chen Dezhi)
 S7204988H
 Blk 10 Alexandra View

Ship To:

Zoom Autowerks
 For the account of:
 Chan Tak Chee
 (Chen Dezhi)
 S7204988H
 Blk 10 Alexandra View

1

Description	Amount	Job No.
Vehicle Rental for Period 19.10.2021 to 25.10.2021 (Billing for days 6 X \$200.00/per day) (Vehicle No.: SMP3218G)	\$1,200.00	SMV1753J SR

Your Order #: E18874		Terms: Net 30th after	GST:	\$78.50
COMMENT	CODE	RATE	GST SALE AMOUNT	Total Inv Amt:
	SR	7%	\$78.50 \$1,121.50	\$1,200.00
			Amount Applied:	\$0.00
			Balance Due:	\$1,200.00



CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: E 18874

ROC/GST No: 201609732N

VEHICLE RENTAL AGREEMENT

Zoom

HIRER'S PARTICULAR		Vehicle No: <u>SMV 1753J</u> Replace Veh No: <u>SM P 3218G</u>	
Name: (as in I/C) <u>Chan Tak Chee</u>		Mileage out:	
NRIC/PASSPORT No: <u>S7204985H</u>		Make & Model: <u>Mercedes-Benz C180K</u> Auto / Manual	
Date of Birth: _____		OUT: Date <u>19.10.2021</u> Time: <u>10 am</u>	
Address (Res): <u>10 Alexandra view #07-11 S(158745)</u>		HIRE PERIOD	
Driving Licence No: _____ D/L Type: Local / International		OWN DAMAGE CLAIM Excess S\$ <u>2,000</u>	
Issue Date: _____		THIRD PARTY CLAIM Excess S\$ <u>1,500</u>	
Tel: (O) _____ HP <u>9877 2104</u>		CHARGES	
Company Name: _____		Daily <u>6</u> @ \$ <u>200</u> per day <u>1200</u> <u>00</u>	
Company UEN: _____		Weekly @\$ per week	
Company Address: _____		Monthly @\$ per month	
ADDITIONAL DRIVER'S PARTICULARS		Others @\$	
Name: (as in I/C) _____		Delivery Service	
NRIC/PASSPORT No: _____		GST	
Date of Birth: _____		SUB-TOTAL \$	
Address (Res): _____		PETROL LEVEL	
Driving Licence No: _____ D/L Type: Local / International		Out E 1/4 <u>1/2</u> 3/4 F	
Issue Date: _____		In E 1/4 1/2 3/4 F	
Tel: (O) _____ HP _____		EXTENSION	
VEHICLE CHECK LIST		Misc.	
D - DENTS S - SCRATCHES		GST <u>21. gst included.</u>	
A - ACCIDENTS		TOTAL CHARGES <u>1200</u> <u>00</u>	
		Rented out by:	
		Hirer's Signature _____	
		Addition Driver's Signature _____	

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount 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 CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
4. 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.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) 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
<u>25/10</u>	<u>2300</u>			

HIRER'S SIGNATURE _____

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Oct 2021 / 23:50:29

Receipt Date/Time : 18 Oct 2021 / 23:50:16

Tax Invoice/Receipt

Receipt No. : ITNET-00000-211018-004255

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - YP7720D As at 17 Oct 2021/16:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - YP7720D Enquiry Fee 20211018234934061619	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	526471XXXXXX0962	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
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.

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Thursday, 18 November 2021 4:39 PM
To: 'fanny_loi@tanchong.com'
Cc: Admin A
Subject: ACCIDENT INVOLVING YP 7720D & SMP 3218G ALONG/AT JUNCTION OF ALEXANDRA ROAD & HENDERSON ROAD ON 17/10/2021

Our Ref: CC4/AIG21010799/Ura3

METAQUIP TC INDUSTRIAL PTE LTD – BY EMAIL ONLY

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING YP 7720D & SMP 3218G ALONG/AT JUNCTION OF ALEXANDRA ROAD & HENDERSON ROAD ON 17/10/2021

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 SMP 3218G against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as your driver was reversing and collided with Third Party's stationary vehicle. 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 7 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.

c.c. AIG Asia Pacific Insurance Pte Ltd

(Motor Claims Dept)

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	20 Oct 2021 22:04	Clm Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	20 Oct 2021 22:04	Clm Veh Model Changed	(204808) HONDA VEZEL 1.5 (A).	[A] HOW MEI KWAN
3	20 Oct 2021 22:04	Clm Created	Reg No: SMP3218G. Acct Date: 2021/10/17. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	20 Oct 2021 22:04	Clm Existing Check Notice		[A] HOW MEI KWAN
5	20 Oct 2021 22:04	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
6	20 Oct 2021 22:04	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/10/29	[A] HOW MEI KWAN
7	20 Oct 2021 22:04	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
8	20 Oct 2021 22:04	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
9	20 Oct 2021 22:04	Label Added	(20224):Field Survey.	[A] Merimen Administrator
10	20 Oct 2021 22:04	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
11	20 Oct 2021 22:04	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
12	25 Oct 2021 21:18	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
13	28 Oct 2021 15:11	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
14	28 Oct 2021 17:18	Clm Registration Modified	Acct Time:00:00:00->16:00:00.	[I] AIG OneClaim Integration User
15	01 Nov 2021 20:05	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
16	03 Nov 2021 19:26	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
17	18 Nov 2021 16:36	Video Downloaded	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
18	03 Dec 2021 14:07	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
19	03 Dec 2021 14:07	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
20	03 Dec 2021 14:07	Clm Dtl Modified	JPJ Reg. Date: -> 2019/09/20.	[A] JOANNE LEE KHANG MIN
21	03 Dec 2021 14:07	Clm Details Notified		[A] JOANNE LEE KHANG MIN
22	14 Dec 2021 14:59	Adj Mandate Request	Cur.Req:6787.45:Lia:100%*Quantum:(a)COR:\$5,700+(b)LOR(6days x \$180):\$1,080+(c) LTA search fee:\$7.45 =Total: \$6,787.45*Vehicle Model:MAZDA 6 *Recommended 4 repair days +1 PRS +1SU	[A] Jaslin Kok Chin Yi
23	27 Jan 2022 10:37	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/10/29. Mandate Remarks: mandate approved. subject to documents in order. settle at best. LOR at 5 days @ \$120/day	[I] Goh, Jeremy-CX
24	27 Jan 2022 10:37	Adj Mandate Set	Approved:6307.45:mandate approved. subject to documents in order. settle at best. LOR at 5 days @ \$120/day	[I] Goh, Jeremy-CX

Date From Date To Audit Type

ACTIVITY

[22/10/2021 14:41] 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
2734665	20 Oct 2021 22:12:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMP3218G	YP7720D	11.00
2734999	21 Oct 2021 21:00:25	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMP3218G	HOW MEI KWAN	xx.xx
2746408	03 Dec 2021 14:07:12	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMP3218G	YP7720D	11.00