

Hsiao Tong (LKKAUTO)

From: Khim Goh <sinhweemotor@gmail.com>
Sent: Tuesday, 2 November 2021 10:38 AM
To: Hsiao Tong (LKKAUTO)
Subject: Re: Your Ref: SMF7559Z // DOA: 03/10/2021 // LKK Ref: CC6/AIG21010823/Upa3(SMH2577T)
Attachments: CCF02112021.pdf

Dear Hsiao Tong ,

Our client requested us to claim the following :-

1) Cost Of Repair	\$ 2700.00
2) LOU	\$ 360.00 (\$120.00 x 3days)
3) LTA Fee	\$ 7.45
Total amount	\$ 3067.45

Please kindly get back to us soon.

Thanks

TO WHOM IT MAY CONCERN

LETTER OF AUTHORITY

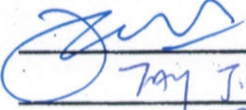
Accident on 03/10/21 at/along OPHIE RD
involving SMF 75592 AND SMH 2577T
I / We TAY JIA JIA REGINA Nric No. S8825180F
of 10 CHAPEL CLOSE S(429584) owner of Motor
Vehicle Registration No. SMF 75592 insured by AIG ASIA PACIFIC INSURANCE PTE LTD
under Policy No. 1800135777-01 do hereby authorise M/s Sin Hwee Motor Pte Ltd
as my authorised representative to write, negotiate & settle claim on my behalf in my claim against the owner
and/or driver of motor Vehicle Registration No. SMH 2577T in respect of the above mentioned accident.
I also hereby authorise that the agreed settlement sum be made in favour of my representative, M/s
Sin Hwee Motor Pte Ltd and the said payment be forwarded to them as full and final
discharge of my claim.
I hereby exonerate the AIG ASIA PACIFIC INSURANCE PTE LTD and / or their insured and/or
driver of vehicle number SMH 2577T from any liability after payment of any claim to my authorised
representative M/s Sin Hwee Motor Pte Ltd

Owner's Signature :

Full Name :

Nric No :

Date :


TAY JIA JIA
S8825180F
20/10/21

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

"We/I, SIN HWEE MOTOR 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\$2,940.00 (Global Sum) for vehicle no. SMF 7559Z that was damaged pursuant to the accident which occurred on 03/10/2021 (date) along OPHIR ROAD AND REPUBLIC BLVD (location) involving vehicle no/s SMH 2577T.

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 TAY JIA JIA, REGINA (ZHENG JIAJIA) (the third party claimant") of vehicle no. SMF 7559Z 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 SMF 7559Z (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 28th (day) of FEB (month) 2022 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

SIN HWEE MOTOR PTE LTD

Invoice

REG NO: 201327079M

*** Main Workshop ***

Blk 3023A Ubi Road 1 #01-59 S(408717)

*** Spray Paint Workshop @ Autobay ***

1 Kaki Bukit Avenue 6, #01-25 S(417883)

TAY JIA JIA REGINA

INVOICE NO:	C1260
DATE OF ISSUE	2/11/2021

VEHICLE NO:	SMF 7559 Z
MAKE:	MAZDA
MODEL:	CX 5

REF NO:	
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QTY	DESCRIPTION	UNIT PRICE	AMOUNT
-	LUMP SUM	2,700.00	2,700.00

Tel: 67455783 Fax: 67449582
Email: sinhweemotor@gmail.com
Website: www.sinhweemotor.com

TOTAL: \$2,700.00

Invoice

TAY JIA JIA REGINA

Invoice No : WPLIN0005630

Invoice Date : 23/10/2021

Due Date : 23/10/2021

VHA No : 6268

Referral ID : S007

Description :	Amount
Rental for 3 Day/s @ \$120 per Day \$	360.00

Vehicle No : SKT 8174 T

Vehicle Description : Honda Vezel 1.5 A

Rental Period : 20/10/2021 to 23/10/2021

Total Amount Payable : \$ 360.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: **6268**

Invoice No: **WPLIN5630**

Hirer's Vehicle No :

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) **TAY JIA JIA REGINA**
NRIC / FIN No: **S 8825180 F**
Address (Res): **10 CHAPEL CLOSE S(4295P4)**

Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: **24/7/88**

Tel: (O) _____ (R) _____ HP: _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____

NRIC / FIN No: _____

Address (Res): _____

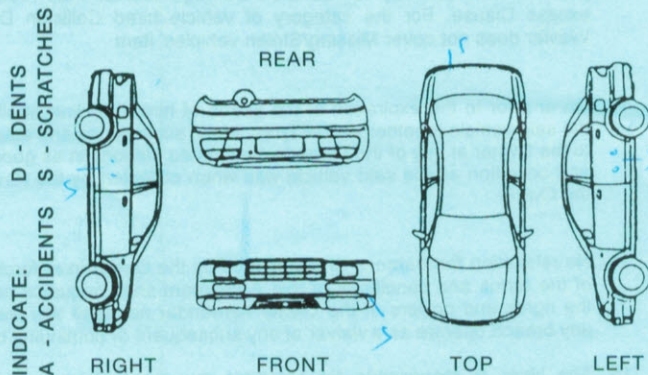
Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ H/P: _____

VEHICLE CHECK LIST



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS : _____

Vehicle No: **SKT8174T** Replace Veh No: _____

Mileage Out: **114918** Mileage Out: _____

Make & Model: **HONDA VEZEL** Auto / Manual

Out : Date **20/10/21** Time: **1620**

HIRE / PERIOD EXPIRY _____ Time: _____

NON-WAIVER EXCESS=\$ **2000/-**

CHARGES

Daily **3** @\$ **120** per day **\$360 -**

Weekly @\$ _____ per week

Monthly @\$ _____ per month

Hours @\$ _____ per hour

Extension @\$ _____

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature 

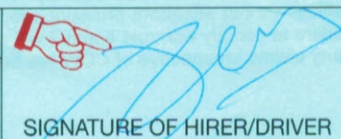
Additional Driver's Signature _____

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts 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 **WIN WIN RENT-A-CAR PTE LTD** in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. 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.
6. **VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY.** AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN " SIGNATURE OF HIRER / DRIVER " FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR 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	SIGNATURE OF HIRER/DRIVER
23/10/21	7.50pm	115173			



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Oct 2021 / 14:31:37

Receipt Date/Time : 18 Oct 2021 / 14:31:37

Tax Invoice/Receipt

Receipt No. : ITNET-00000-211018-002186

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SMH2577T				
As at 03 Oct 2021/16:20:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMH2577T			
	Enquiry Fee	7.00	0.49	7.49
	20211018143024496039			
	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				
	451297XXXXXX8320	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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 5 November 2021 4:29 PM
To: 'ongjason13@hotmail.com'
Cc: 'Joanne-LF.yong@aig.com'
Subject: Re: 7310445567SG003 Accident Involving SMH2577T & SMF7559Z on 03/10/2021
Attachments: SP (1).JPG; SP (2).JPG; SP (3).JPG; SP (4).JPG; SP (5).JPG; SP (6).JPG; SP (7).JPG; SP (8).JPG; SP (9).JPG; SP (10).JPG; SP (11).JPG; SP (12).JPG; SP (13).JPG; SP (14).JPG; SP (15).JPG; SP (16).JPG; SP (17).JPG; SP (18).JPG; SP (19).JPG; SP (20).JPG; SP (21).JPG

Dear Mr Ong,

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third-Party vehicle is consistent to the nature of accident as reported. From your scene photo, we observe that third party rear bumper was dented and the impact to the rear bumper caused the edge of tailgate to be bent inwards slightly.



The rear bumper badly dented due to impact force caused by your vehicle, and you can look at rear bumper lower black area deformed which is Matt black colour and it cannot be spray painting and need to be replaced. In view of the nature bumper which is made of plastic material, it is not possible to restore back to pre-accident condition based on damage profile.





As for the reverse sensor which is fitted at the rear bumper, the impact caused short circuit to the sensor. Our surveyor who conducted inspection had tested the rear reverse sensor and confirmed that the sensor was intermittent malfunction. Thus, it needs to be replaced.

We attached here with the damage photos during our inspection for your easy reference. Our surveyor has completed his assessment and adjusted repair cost at Lump Sum \$2,700.00 with 3 repair days. The repair cost included the replacement of rear bumper, rear bumper reverse sensor, rear bumper reinforcement & labour charges. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Should you wish to further discuss on the matter, please contact us within 07 days from the date of this letter.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Sent: Monday, 25 October 2021 5:01 PM

To: jason ong <ongjason13@hotmail.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Re: 7310445567SG003 Accident Involving SMH2577T & SMF7559Z on 03/10/2021

Dear Jason,

Refer to the above matter.

We have received from this workshop Sin Hwee Motor Pte Ltd and we have appointed our surveyor M/s LKK Auto Consultants Pte Ltd to survey this TP vehicle.

Our surveyor will contact you soon for this matter.

Dear Hsiao,

PLs update our insured for this matter.

Thank you.

Best regards,

Joanne Yong

Senior Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Yong, Joanne-LF

Sent: Friday, October 22, 2021 5:26 PM

To: jason ong <ongjason13@hotmail.com>

Subject: RE: [EXTERNAL] Re: 7310445567SG003 Accident Involving SMH2577T & SMF7559Z on 03/10/2021

Dear Mr. Ong,

Thank you for the information that you provided.

We have noted your concern. As we have spoken early on 20/10/21, we yet receive from the TP submit supporting claims. We will update you once we again received from the TP claimant.

The liability is not in our favour for this matter, as such we will keep a reserve for this claim.

Please note that your Non-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.

If you have any further queries do let me know we can able to discuss on the phone.

Take care and have a nice weekend ahead.

Thank you.

Best regards,

Joanne Yong

Senior Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd

AIG Building

From: jason ong <ongjason13@hotmail.com>
Sent: Wednesday, October 20, 2021 12:25 PM
To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>
Subject: [EXTERNAL] Re: 7310445567SG003 Accident Involving SMH2577T & SMF7559Z on 03/10/2021

This message is from an external sender; be cautious with links and attachments.

Hi Joanne

Thanks for the call. Would like to note the following concerns discussed and some queries below:

1. Was informed that the other party would be changing workshop. And no claim amount has been filed yet since the accident on 3 October 2021. Is there a deadline for the filing of claims amount or would this be allowed to drag indefinitely?
2. Was informed that AIG's assessor has yet to do an assessment on the damage. I am very concerned on this given the common malpractice of claims inflations.
3. I highlighted that the other owner did not file an accident report within 24hrs. Please advise if there is any penalty or influence on case outcome for such non-compliances.
4. I have attached some screenshots of the conversation with the owner for your reference regarding my suspicions of business soliciting and pressure tactics. The authenticity of the Mazda workshop quote is unknown.
5. Noted that the other party is also insured by AIG, i hope that AIG respects its own rules such as 24h accident reporting etc in this case.

Additional questions:

6. The impact to NCD was not mentioned earlier, may i know what is the updated NCD.
7. Understand that NCD is only affected upon claim, currently there is no claims amount available and my insurance renewal is expected in about 2 months time.
 - a. How can i decide on whether to reimburse AIG on the claims amount and preserve my NCD if the finalisation of claims amount is further delayed with no deadline.
 - b. Will the processing of this claim be affected in any way if i change by insurer before this case is concluded.

On Wed, 20 Oct 2021, 12:08 Yong, Joanne-LF, <Joanne-LF.yong@aig.com> wrote:

Policy: 1900000228

Vehicle: SMH2577T

Dear Mr. Ong,

Thank you for our earlier tele-conversation and your earlier emails.

We noted your concern regards to the third party claim.

We will monitor the claim and keep you update.

If you have any additional information / evidence which could assist us in the handling of the above claim, please contact us within the next 7 days from the date of this email.

Your No Claim Discount has been affected as a result of this claim. If you require anything further from us on this claim, please feel free to contact the undersigned at 6419-1953 or Joanne-LF.yong@aig.com and we will be glad to assist you.

Thank you.

Best regards,

Joanne Yong

Senior Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd

AIG Building

78 Shenton Way, Level 10

Singapore 079120
Tel +(65) 6419 1953

Joanne-LF.yong@aig.com | www.AIG.sg

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	21 Oct 2021 15:07	Clm Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	21 Oct 2021 15:07	Clm Veh Model Changed	(206063) MAZDA CX-5 2.0 PREMIUM 2WD (A).	[A] HOW MEI KWAN
3	21 Oct 2021 15:07	Clm Created	Reg No: SMF7559Z. Acct Date: 2021/10/03. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). Workshop: Sin Hwee Motor Pte Ltd (HQ)	[A] HOW MEI KWAN
4	21 Oct 2021 15:07	Clm Existing Check Notice		[A] HOW MEI KWAN
5	21 Oct 2021 15:07	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
6	21 Oct 2021 15:07	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/11/01	[A] HOW MEI KWAN
7	21 Oct 2021 15:07	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
8	21 Oct 2021 15:07	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[A] Merimen Administrator
9	21 Oct 2021 15:07	Label Added	(20224):Field Survey.	[A] Merimen Administrator
10	21 Oct 2021 15:08	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
11	21 Oct 2021 15:08	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
12	22 Oct 2021 15:59	Clm Dtl Modified	Claimant's Name: - -> TAY JIA JIA, REGINA (ZHENG JIA JIA).	[A] HOW MEI KWAN
13	04 Nov 2021 11:54	Video Downloaded	Downloaded OI VIDEO	[A] MARCUS CHUA
14	04 Nov 2021 11:55	Video Downloaded	Downloaded SMF 7559Z REAR VIDEO	[A] MARCUS CHUA
15	05 Nov 2021 14:39	Video Downloaded	Downloaded OI VIDEO	[I] Yong, Joanne
16	05 Dec 2021 23:46	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	05 Dec 2021 23:46	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
18	05 Dec 2021 23:46	Clm Dtl Modified	JPJ Reg. Date: -> 2018/11/23.	[A] JOANNE LEE KHANG MIN
19	05 Dec 2021 23:46	Clm Details Notified		[A] JOANNE LEE KHANG MIN
20	16 Dec 2021 17:01	Adj Mandate Request	Cur.Reg:3007.45:Liability: 100%(B27) *Quantum: (a)COR: \$2,700.00 + (b)LOU(3days x \$100.00): \$300.00 + (c)Search fee: \$7.45 = Total: \$3,007.45 *3 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
21	20 Dec 2021 09:58	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/11/01	[I] Yong, Joanne
22	20 Dec 2021 09:58	Adj Mandate Set	Approved:3007.45.	[I] Yong, Joanne

Date From    Date To    Audit Type 

ACTIVITY

[02/03/2022 16:21] CHEW HSIAO TONG:
Spoken to OI Mr Ong FCOR is L/sum \$2,700.000 which is adjusted from initial estimate(est \$5K). We are unable to release our survey report to him as it is remain as insurer internal official documents. However he can come to LKK office to view it. He said no need. He said that he is no longer under AIG insured ald.

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name	Ref 1	Ref 2	Amount
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					(Branch)			
2735255	22 Oct 2021 17:35:02	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMF7559Z	SMH2577T	11.00
2738271	03 Nov 2021 10:29:50	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMF7559Z	CHEW HSIAO TONG	xx.xx
2738297	03 Nov 2021 11:07:49	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMF7559Z	CHEW HSIAO TONG	xx.xx
2746619	05 Dec 2021 23:46:02	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMF7559Z	SMH2577T	11.00