

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

Attn: **Motor Claims Department**

Date: 29th December 2021

Dear Sir/Madam,

Claimant: **Cho Jun Miing**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 19/11/2021 at along Moonstone Lane involving our client's vehicle registration number SMC 552 D and vehicle registration number SBW 505 R 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 | \$2,000.00 |
| 2) Loss of Rental (SGD\$120.00 x 6Days) | \$720.00 |
| 3) Insurance Search | \$2.00 |
| 4) Purchase of GIA Report | \$29.00 |

Total : **\$2,751.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- Insurance Search Receipt
- Purchase of GIA Report 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 19/11/2021 @ 13:40 along MOONSTONE Lane
Involving vehicles SMC552D and SBN505R

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SMC552D at my request, I/We, CHO JUN MING ("the claimant") of _____ (address) bearing NRIC No S8310234I the owner of motor vehicle no SMC552D, 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 19 day of 11 (month) 20 21 (year)

Signed by "the claimant"

Name: CHO JUN MING

NRIC No: S8310234I

Signed by **Zoom Autowerks Pte Ltd**

Name: ETHAN COU

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\$2,530.00** (Global Sum) for vehicle no. **SMC 552D** that was damaged pursuant to the accident which occurred on **19/11/2021** (date) along **MOONSTONE LN** involving vehicle no/s **SBW 505R**.

This is pursuant to the inspection conducted on **23/11/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **CHO JUN MING** ("the third party claimant") of vehicle no. **SMC 552D** 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 **SMC 552D** (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 26 (day) of 04 (month) 2022 (year)



TTK

Signed by appointed surveyor



Signed by "the workshop" (with chop)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos 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. : ZI0000814
Date : 26/4/2022
VRN : SMC 552 D
Make & Model : Honda Shuttle
DOA : 19/11/2021
Terms : COD

| | Description | Qty | U/P | Amt |
|---|---|-----|-----|----------|
| 1 | Repair & Respray Accident Affected Portions | | | 2,000.00 |

TOTAL : **\$2,000.00**

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)

ZOOM CAR LEASING

Zoom Car Leasing

Registration No.: 5339410M

e-mail : zoomcarleasing@gmail.com

Zoom Autowerks Pte Ltd

Tel: 9450 7920

RENTAL INVOICE

Invoice No. : **INV0000648**

Date : 2/12/2021

Ref : SKB 9839 Y

Your Ref : **SMC 552 D**

Terms : 30Days

| # | Rental Period | Rate | Quantity | Amount |
|---|---|-----------------|----------|-----------------|
| 1 | Rental Charges for SKB 9839 Y (20/11/2021 to 26/11/2021) | \$120.00 | 6 Days | \$720.00 |

C/O Cho Jun Miing

484 Choa Chu Kang Way

#13-42 Singapore 682484

Contact: 9637 5840

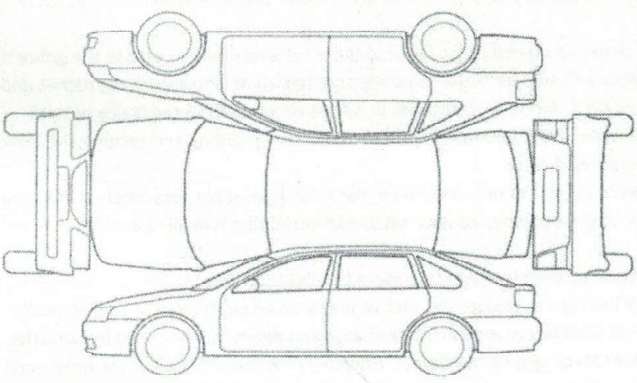


Total : \$720.00

(Customer's Signature/Stamp)

(For Zoom Car Leasing)

ZOOM CAR
LEASING

RENTAL AGREEMENT

| HIRER'S PARTICULAR | | VEHICLE DETAIL | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------|--|-------|---|-----|-----|-----|-----|---|-----|-----|-----|---|-----|--|--|--|--|----|--|--|--|--|
| Name: Cho Jun Ming | | Vehicle No.: SKB 9839Y | | | | | | | | | | | | | | | | | | | | | |
| NRIC/Passport No.: 88310234I | | Vehicle Make/Model: Hyundai Elantra | | | | | | | | | | | | | | | | | | | | | |
| Address: 484 Choa Chu Kang Way #13-42 S(682484) | | Date/Time Out: 20/11/2021 | | | | | | | | | | | | | | | | | | | | | |
| Tel: 9637 5840 | | Date/Time In: 26/11/2021 | | | | | | | | | | | | | | | | | | | | | |
| Driving License No./Exp.: | | <table border="1"> <tr> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td colspan="5">OUT</td> <td colspan="5">IN</td> </tr> </table> | | E | 1/4 | 1/2 | 3/4 | F | E | 1/4 | 1/2 | 3/4 | F | OUT | | | | | IN | | | | |
| E | 1/4 | 1/2 | 3/4 | F | E | 1/4 | 1/2 | 3/4 | F | | | | | | | | | | | | | | |
| OUT | | | | | IN | | | | | | | | | | | | | | | | | | |
| ADDITIONAL DRIVER'S PARTICULAR | | Mileage: | | | | | | | | | | | | | | | | | | | | | |
| Name: | | Mileage: | | | | | | | | | | | | | | | | | | | | | |
| NRIC/Passport No.: | | RENTAL CHARGES | | | | | | | | | | | | | | | | | | | | | |
| Address: | | Hours @ per hour | | | | | | | | | | | | | | | | | | | | | |
| Tel: | | 6 Days @ \$120 per day | \$720 | | | | | | | | | | | | | | | | | | | | |
| Driving License No./Exp.: | | Weeks @ per week | | | | | | | | | | | | | | | | | | | | | |
| (A) - Accident (D) - Dent (S) - Scratch | | Months @ per month | | | | | | | | | | | | | | | | | | | | | |
|  | | Other Charges | | | | | | | | | | | | | | | | | | | | | |
| | | Petrol Top-Up | | | | | | | | | | | | | | | | | | | | | |
| | | Sub-total | | | | | | | | | | | | | | | | | | | | | |
| | | TOTAL CHARGES | \$720 | | | | | | | | | | | | | | | | | | | | |
| PRE-PAYMENT Downpayment and Deposit Amount Refunded Due | | I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. | | | | | | | | | | | | | | | | | | | | | |
| | |  Hirer's Signature / Date | | | | | | | | | | | | | | | | | | | | | |
| | | | |  Owner's Signature / Date | | | | | | | | | | | | | | | | | | | |
| PHYSICAL DAMAGE EXCESS | | ACKNOWLEDGEMENT | | | | | | | | | | | | | | | | | | | | | |
| Singapore - Own Damage | \$S2,000.00 | | | | | | | | | | | | | | | | | | | | | | |
| Singapore - 3rd Party | \$S2,000.00 | | | | | | | | | | | | | | | | | | | | | | |
| Malaysia* | \$S8,000.00 | | | | | | | | | | | | | | | | | | | | | | |
| For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age | \$S3,000.00 (Additional) | | | | | | | | | | | | | | | | | | | | | | |
| IMPORT NOTE: 1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE 2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing 3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited. 4. In case of accident, the hirer shall report to Zoom Car Leasing immediately. | | | | | | | | | | | | | | | | | | | | | | | |


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

sbw505r

Date of Accident

19/11/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**

Period of Insurance **19/08/2021 - 18/08/2022**

Requested By **Elin Cai (Zoom Autowerks Pte ...**

Requested Date **20/11/2021 21:24**

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**



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 27/11/2021

Your Ref No: SMC552D

Dear Sir/Madam,

Date of Accident: 19/11/2021 00:00 (SGT)

Vehicle No: SMC552D

Place of Accident: Moonstone Ln, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

| DOCUMENTS | ACCIDENT LOCATION | PER DOC (S\$) | QTY | AMOUNT (S\$) |
|----------------------------------|-------------------------|---------------|-----|--------------|
| SBW505R | Moonstone Ln, Singapore | (29.00) | 1 | (27.10) |
| GST Amount | | | | (1.90) |
| Total Amount Due (GST Inclusive) | | | | (29.00) |

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Thursday, 30 December 2021 2:29 PM
To: LIMLET13@GMAIL.COM
Subject: ACCIDENT INVOLVING SBW 505R AND SMC 552D ON 19/11/2021

Our Ref: CC4/AIG21011903/Vea3

30 DEC 2021

LOO SIEW ENG

Dear Sir/Madam,

ACCIDENT INVOLVING SBW 505R AND SMC 552D ON 19/11/2021

We refer to the above accident where we are acting for 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.

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 10 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.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: Ashersng@lkkauto.com

*c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*

Print Received Message

This mail is associated with :

***SMC552D (4122868242SG)**
[SBW505R]

TP
CHO JUN MIING
Nov 19 2021 1:00PM
[LOO SIEW ENG]
Zoom Autowerks Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **13/04/2022 17:07 PM**.
To LKK_HQ
Subject **Alert - Adj Mandate Approved (\$2531.00) - SMC552D - Claim Handler: Goh, Jeremy-CX**

Approved:2531.00:mandate approved.