

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02
SINGAPORE 486443
TEL:65446671 FAX:62141511
CO. REG:200707743D GST REG:200707743D

Our Ref: SMG4840A/WD

WITHOUT PREJUDICE

21 April 2022

(By Email)

Attn: The Motor Claims Department

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#08-16

Singapore 079120

Dear Sir/Madam

ACCIDENT INVOLVING SMG4840A & SDA980T ALONG BEDOK NORTH AVE 3 ON 18.12.2021

We have been authorized by **Mr Low Zhi Wei**, the owner of vehicle number: **SMG4840A**, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: **SDA980T** at the material time of the accident with the driver of our client's vehicle.

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: **SDA980T**, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of Repairs (Incl. GST)	\$ 12,449.45
(2) Loss of Use – 4 Days @\$150.00 per day	\$ 600.00
(3) GIA Search	\$ 2.00
	<u>\$ 13,051.45</u>

A copy of each of the following supporting documents is enclosed:

- (1) GIA report & sketch plan of **SMG4840A**
- (2) Final repair bill
- (3) Vehicle Registration card, Certificate of Insurance
- (4) GIA search

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Our Ref: **SMG4840A/WD**

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

Claims Department – Goh Wee Dek

Email: weedek.goh@premierauto.com.sg

DID: 6544 6682

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client – Mr Low Zhi Wei

This is a computer-generated letter. No signature is required.

Date : 22 /12 /2021

To : PREMIER AUTOMOTIVE SERVICES PTE LTD

From : LOW ZHI WEI (POLICYHOLDER)
(Name of Owner & Policyholder/Authorising Party**)

CLAIM VEHICLE NO.: SMG 4840A

ACCIDENT DATE : 18/12/2021

LOCATION : ALONG BEDOK SOUTH AVENUE 3 - NEAR ENTRANCE TO BEDOK COURT

OTHER VEHICLE (S): SDA 980 T
(IF ANY)

1. I¹ hereby authorise **PREMIER AUTOMOTIVE SERVICES PTE LTD** ("PREMIER") to: -

a. proceed with the repairs (the "Repair") to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and

*
b. ☐ act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle (the "Damage") from my insurer in question (the "Insurer") until the Claim is wholly completed, settled and/or resolved. [Claim against own insurer(s)].

*
b. ☒ act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle and/or** bodily injury sustained as a result of the Accident (collectively known hereinafter as the "Damage") from the Third Party and/or Third Party Insurer in question (collectively known as the "Third Party") until the Claim is wholly completed, settled and/or resolved. [Claim against Third Party].

2. I confirm that PREMIER's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the Insurer/Third Party** and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the Claim **and**, any or all such other tasks concerning the settlement, resolution and/or completion of the Claim;


¹ Where authorising party is not vehicle owner and policyholder.

* I am duly authorised by the owner and policyholder of the Vehicle to enter into this Agreement with PREMIER on his behalf. Unless the context otherwise requires, any references to "me", "my", "I" and the like in this Agreement shall be taken to mean the vehicle owner and policyholder.

EXCEPT: -

- a. such matters or tasks that the Insurer/Third Party** and/or the law requires me to personally attend to; and
 - b. the due submission of the Claim to the Insurer (where applicable).
3. I understand if I submit a claim of whatever nature to my own insurer(s) **FOURTEEN (14) days** after the Accident (or such other time stipulated by my own insurer(s) and/or the law), such claim will not or may not be accepted by my own insurer.
4. I further confirm and accept that: -
- a. To the extent permitted by law: -
 - i. I will indemnify and keep PREMIER indemnified in connection with or arising from the Claim; and
 - ii. That notwithstanding this Agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold PREMIER liable for losses/damages of whatever nature arising from or in connection with the Claim.
 - b. PREMIER does not guarantee and never represented that the Insurer/Third Party** will fully indemnify me for the Damage and/or the Repair's costs **AND**, that I shall be and continue to be liable to PREMIER for the whole of the Repair's costs.
5. As the extent to which the Insurer/Third Party** will indemnify me or be liable is not conclusive, I agree to place a deposit of S\$ _____ (excluding GST) for the Repair's costs (the "Deposit").
6. I agree and accept "PREMIER's Deposit refund policy". If the final successful percentage of indemnity/contribution/liability from or of the Insurer/Third Party** in respect of the Repair's costs to me is: -
- a. 50% and below - **NO REFUND**
 - b. 100% - **FULL REFUND**
7. I shall inform and forward to PREMIER all correspondence and letters received by me from the Insurer/Third Party**, any other insurer, solicitors, governmental authorities and/or, any other relevant party.
8. I shall fully co-operate with and act expeditiously on any requests by PREMIER, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to PREMIER for the full repair costs and the expenses incurred (directly or indirectly) by PREMIER in connection with the Claim.
9. I shall not: -
- a. respond to correspondence and letters; and
 - b. negotiate agree or accept any offer from the Insurer/Third Party** or any other relevant party; without consultation of and expressed approval from PREMIER.



10. In consideration hereof (including without limitation PREMIER's agreeing to repair the Vehicle and defer demanding payment of the Repair's cost), I wholly assign to PREMIER all proceeds of the Claim for: -

- a. the Repair's costs; and
- b. damage, compensation, interest, costs (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the Accident, Repair and/or Claim; which PREMIER shall be further entitled to apportion in its absolute discretion **with** any excess being paid by PREMIER to me as it deems fit in its absolute discretion.

* 11. I confirm that payment to PREMIER or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good and effective discharge of the payment obligations by any party of the aforesaid proceeds of my Claim **And** that I shall not be authorised in law to receive payment.

* 12. I further consent to the collection, use and disclosure of my personal data for the purposes of processing any insurance claim and repairing of my vehicle. And for purposes of receiving survey forms, receiving information on special promotions, receiving marketing messages, via SMS, telephone call, email and post from Premier's Group of Companies.

22/12/2021

Owner & Policyholder's Signature/Company Stamp (if applicable); **or****

Authorising Party's Signature/Company Stamp (if applicable)

Name: Low Zhi Wei

NRIC No.: 889254458

Designation:

Address: 32 Tanah Merah Kechil Rd #05-23 S(465559)

22/12/2021

Witness' Signature

Name: VINCENT CHUA

NRIC No.: SXXXX1536

Designation: OPERATIONS OFFICER

Address: 23 CHANGI SOUTH AVENUE 2, #01-02, S(486443)

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

"We/I, **PREMIER AUTOMOTIVE SERVICES 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\$12,449.45** (Repair Cost), **S\$240.00** (Loss of Use/Rental), **S\$2.00** (Disbursement) for vehicle no. **SMG 4840A** that was damaged pursuant to the accident which occurred on **18/12/2021** (date) along **BEDOK SOUTH AVE 3 - NEARBY ENTRANCE TO BEDOK COURT** (location) involving vehicle no/s **SDA 980T**. This is pursuant to the inspection conducted on **22/12/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **LOW ZHI WEI** (the third party claimant") of vehicle no. **SMG 4840A** 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 **SMG 4840A** (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 17 (day) of Oct (month) 20 22 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



PREMIER AUTOMOTIVE SERVICES PTE LTD
OFFICE: 23 Changi South Avenue 2 #01-02 S(486443)
TEL: 65436676 / 65436689 FAX: 62141511
CO. REG NO.: 200707743D GST. REG. NO.: 200707743D

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#08-16
Singapore 079120

TAX INVOICE

DATE 21-Apr-2022
PAGE 1 OF 1

ITEM	Description	QTY	U.PRICE	AMOUNT
	FINAL REPAIR BILL FOR MINI COOPER REGN NO: SMG 4840 A			\$ 11,635.00
TOTAL REPAIR COSTS AS RECOMMENDED BY SURVEYOR				\$ 11,635.00
GST @ 7%				\$ 814.45
GRAND TOTAL				\$ 12,449.45



for Premier Automotive Services Pte Ltd

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SDA980T

Date of Accident

18/12/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance **18/08/2021 - 17/08/2022**

Requested By **VINCENT CHUA WEE AN (PREM...**

Requested Date **20/12/2021 12:32**

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**

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 10 January 2022 1:15 pm
To: IRENECHENGYG@GMAIL.COM
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21012931/g3 *** ACCIDENT INVOLVING SDA 980T & SMG 4840A ON 18/12/2021 ***

Importance: High

Our Ref: CC4/AIG21012931/g3

10 JANUARY 2022

CHENG YIAN GEK

DRIVER: CLARA TAN CHENG LING (CHEN ZHENLIN)

Dear Sir/Madam,

ACCIDENT INVOLVING SDA 980T & SMG 4840A ON 18/12/2021

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 **SMG 4840A**.

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.

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 FAX: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Save the Earth. Print only when necessary.

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	21 Dec 2021 14:11	Clim Dtl Modified	Claimant's Name: -> -.	[A] Lee Su Li
2	21 Dec 2021 14:11	Clim Veh Model Changed	(206086) ADIVA AD1 200 190cc 3W.	[A] Lee Su Li
3	21 Dec 2021 14:11	Clim Created	Reg No: SMG4840A. Acct Date: 2021/12/18. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Premier Automotive Services Pte Ltd (HQ)	[A] Lee Su Li
4	21 Dec 2021 14:11	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	21 Dec 2021 14:11	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/12/30	[A] Lee Su Li
6	21 Dec 2021 14:11	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	21 Dec 2021 14:11	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	21 Dec 2021 14:11	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	21 Dec 2021 14:11	Label Added	(23):Express.	[A] Lee Su Li
10	21 Dec 2021 14:11	Adj Adjuster Assigned	[None] -> ACCUSER4	[A] Lee Su Li
11	21 Dec 2021 14:30	Clim Dtl Modified	Claimant's Name: - -> LOW ZHI WEI.	[A] Lee Su Li
12	21 Dec 2021 14:30	Clim Veh Model Changed	(206086) -> (205894) MINI COOPER S COUNTRYMAN 2.0 LED NAV (A).	[A] Lee Su Li
13	29 Dec 2021 11:48	Clim Registration Modified	Acct Time:00:00:00->10:00:00.	[I] AIG OneClaim Integration User
14	11 Jan 2022 11:30	Adj Adjuster Assigned	ACCUSER4 -> Thevan Thomas Karthikesavan	[A] Lee Su Li
15	24 May 2022 08:37	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
16	24 May 2022 08:37	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	24 May 2022 08:37	Clim Dtl Modified	JPJ Reg. Date: -> 2017/09/29.	[A] JOANNE LEE KHANG MIN
18	24 May 2022 08:37	Clim Details Notified		[A] JOANNE LEE KHANG MIN
19	15 Jul 2022 16:10	Adj Mandate Request	Cur.Reg:12691.45:LIABILITY: 100% BOLA S31 CORw/GST: 12,449.45 + LOU(4days x \$60.00): 24 0.00 + SEARCH FEE: 2.00 = 12,691.45 04 RECOMMENDED REPAIR DAYS FOR YOUR APPROVAL PL EASE	[A] Chong Pui Lin
20	17 Aug 2022 08:33	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/12/30	[I] MdNoor, Norsiah
21	17 Aug 2022 08:33	Adj Mandate Set	Approved:12691.45.	[I] MdNoor, Norsiah

Date From   Date To   Audit Type None 

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
2750791	21 Dec 2021 14:18:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMG4840A	SDA980T	11.00

2795529	24 May 2022 08:37:54	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMG4840A	SDA980T	11.00
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