

## Hsiao Tong (LKKAuto)

---

**From:** Asia Motorsports Solution Pte Ltd <asiamotorsports@hotmail.com>  
**Sent:** Monday, 24 January 2022 1:29 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING GBE 2766 K & SMP 1187 A ON 6 JANUARY 2022 - CALL FOR DIRECT SETTLEMENT  
**Attachments:** GBE2766K\_estimate\_finalisation.pdf; GBE2766K\_invoice.pdf; GBE2766K\_report.pdf; GBE2766K\_rental\_invoice.pdf; SMP1187A\_ins\_search.pdf

**Your Ref:**

**Our Ref :** GBE 2766 K

24 January 2022

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

**PROPERTY CLAIM  
(WITHOUT PREJUDICE  
TO: Any Personal Injury  
Claims)**

LKK Auto Consultants Pte Ltd  
Blk 51, Paya Ubi Industrial Park,  
Ubi Avenue 1,  
#02-25  
Singapore 408933

Attn: Claims Department

Dear Sir/Mdm,

**ACCIDENT INVOLVING GBE 2766 K & SMP 1187 A ON 6 JANUARY 2022 - CALL FOR DIRECT SETTLEMENT**

Kindly find attached the finalized report for GBE 2766 K, as proposed by our Single Joint Expert. We are pleased to inform that we are agreeable to the amount proposed.

As such, we are writing to your kind office to call for a direct settlement, in relation to the accident involving GBE 2766 K & SMP 1187 A on 6 January 2022. We will like to know if your company is prepared to settle for the amount as stated below:

Cost of Repair (amount as proposed by SJE)	: \$ 3,500.00
Cost of Rental	: \$ 720.00
LTA Search	: \$ 7.45

**Total: : \$ 4,227.45**

We seek your kindest assistance in letting us know whether your kind office is agreeable to the above within the next 7 days and we look forward to you forwarding us the DV (without prejudice to any personal injury claims), if required, so that we can expedite on its return for an amicable settlement to the matter.

**LETTER OF UNDERTAKING & AUTHORISATION**

To: Asia Motorsports Solution Pte Ltd  
37A Everitt Road  
Singapore 428586

**WITHOUT PREJUDICE**  
**TO: ANY PERSONAL INJURY**  
**CLAIMS**

In the matter of an accident involving vehicles GBE 2766K & SMP 1187A ON  
6 JANUARY ALONG ANG MO KIO AVE 6

I/We BUILD & BLOOM PTE LTD the owner of vehicle registration no. GBE 2766K  
hereby do authorize you to commence repairs to my abovementioned vehicle.

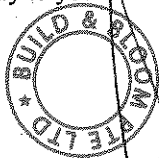
I/We confirm that you are hereby authorized to handle the repairs of my vehicle and/or to negotiate and settle any claims relating to the above accident which I/we may have against the third party/parties or insurers and/or to instruct lawyers on my/our behalf to facilitate the third party claim for me/us.

You are hereby authorized as my attorney to execute and/or sign any documents/discharge vouchers/discharge agreement regarding my/our claim for my convenience.

In the event that I/we am/are required to attend at my/our solicitors' office or to attend court in connection with my/our claim, I/we shall render full co-operation.

I confirm that in the event of an unsuccessful claim against the negligent party and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair cost, survey fee and any incidental expenses incurred by you or to lodge an own damage claim (only for comprehensive cover) to cover the expenses incurred.

I undertake not to independently make negotiate or settle any claim in respect of the above accident without first giving you 7 days notice in writing and upon so doing, I further undertake to pay to you immediately your administrative charges for work done and time expended in managing my claim herein. For the purpose of clarification, the aforesaid administrative charges shall not include any work done or sum expended towards repairs to my said vehicle and in the event that repair work/s has commenced before the giving of the above notice, I hereby undertake to pay to you the full sum of the costs of repairs as shall be recommended by a licensed surveyor.



Dated the       day of

Owner (signature)

BUILD & BLOOM PTE LTD

Owner (name)

2016021932

NRIC No.

Witness (signature)

WOO CHENG CHUAN

Witness (name)

S1169633C

NRIC No.

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

“We/I, ASIA MOTORSPORTS SOLUTION 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\$1,900.00 (Global Sum) for vehicle no. GBE 2766K that was damaged pursuant to the accident which occurred on 06/01/2022 (date) along ANG MO KIO AVE 6 (location) involving vehicle no/s SMP 1187A.

This is pursuant to the inspection conducted on 10/01/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner BUILD & BLOOM PTE LTD (the third party claimant”) of vehicle no. GBE 2766K 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 GBE 2766K (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 23<sup>RD</sup> (day) of JUNE (month) 2023 (year)



CKS

Signed by appointed surveyor



Signed by “the workshop” (with chop)



# ASIA MOTORSPORTS SOLUTION PTE LTD

Specialise in sales of new & reconditioned bikes

Co. Reg. No: 200507766N

BUILD & BLOOM PTE LTD

INVOICE NO: 2017/C362

DATE: 24/01/2022

VEHICLE NO: GBE 2766 K

MAKE : TOYOTA ENGINE NO : 1KD2560765  
MODEL : TOYOTA DYNA CHASSIS NO : JTFAT35Y40K205196  
150 MANUAL

---

DESCRIPTION

AMOUNT

---

Total lump sum repair including supply of parts and labour

Adjusted total lump sum repair costs S\$3,500.00

**Total amount payable S\$3,500.00**



*Handwritten signature*

---

Asia Motorsports Solution Pte Ltd



## Invoice

SUCCESS FOREVER CONSTRUCTION &  
MAINTENANCE PTE LTD

Invoice No : GPLIN0002601  
Invoice Date : 17/1/2022  
Due Date : 17/1/2022  
VHA No : 2960  
Referral ID : 1001

Description :	Amount
Rental for 6 Day/s @ \$120 per Day \$	720.00

Vehicle No : GBH4313E

Vehicle Description : Toyota Dyna 150 5MT

Rental Period : 10/01/2022 to 15/01/2022

Total Amount Payable : \$ 720.00



# GOOD WAY 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: 2960

Invoice No: GPLIN2601

Hirer's Vehicle No:

UEN: 201505120D

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULARS

Name: (as in I/C) SUCCESS FOREVER CONSTRUCTION

NRIC / FIN No: 2 MAINTENANCE PTE LTD

Address (Res):

Name & Address of Employer:

Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R) HP:

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) AZHAGAR RAJA

NRIC / FIN No: G85781257

Address (Res):

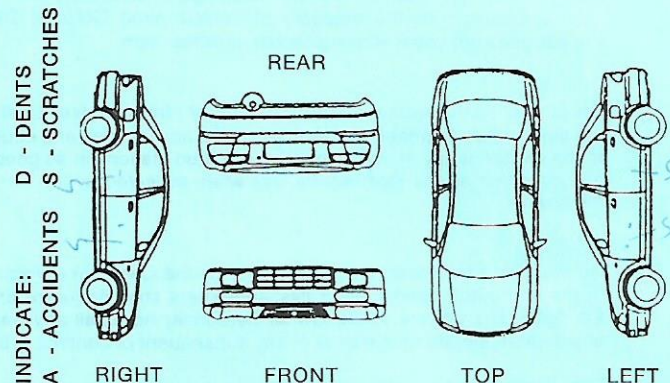
Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: 21/12/18 Date of Birth: 10/9/95

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

### VEHICLE CHECK LIST



### MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: GBM4313E Replace Veh No:

Mileage Out: 75223 Mileage Out:

Make & Model: TOYOTA DYNA LORRY Auto / Manual

Out : Date 10/1/22 Time: 12:50

HIRE / PERIOD EXPIRY Time:

NON-WAIVER EXCESS=\$ 2000/-

### CHARGES

Daily 6 @\$ 120 per day \$720 -

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 Dong Min

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 GOOD WAY 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, AUTHORIZED, 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 GOOD WAY 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 BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO GOOD WAY 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

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 08 Jan 2022 / 13:27:52

Receipt Date/Time : 08 Jan 2022 / 13:27:51

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220108-001162

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SMP1187A				
As at 06 Jan 2022/14:35:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMP1187A			
	Enquiry Fee	7.00	0.49	7.49
	20220108132654658297			
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	20220108132709181	Direct Debit: eNETS Debit (Internet Banking)		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:** Monday, 17 January 2022 10:12 AM  
**To:** 'georgehp1688@yahoo.com'; 'Brendalum1997@gmail.com'  
**Subject:** Claim Notification - ACCIDENT INVOLVING SMP 1187A(AIG) AND GBE 2766K AT/ALONG NEAR 700A ANG MO KIO AVE 6 ON 06/01/2022

17 Jan 2022

**Mr Lum Hoong Piew**  
Driver: Lum Zing Yee, Brenda

[By Email Only]

Dear Sir/Madam,

**You Ref: SMP1187A**

**Our Ref: CC6/AIG22000295/Ups3**

**ACCIDENT INVOLVING SMP 1187A(AIG) AND GBE 2766K AT/ALONG NEAR 700A ANG MO KIO AVE 6 ON 06/01/2022**

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 GBE2766K against your 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 changed lane and collided with third party. Under Motor Accident Guide, vehicle should keep in the proper lane and change lane only when it is safe. Therefore, 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. Please be assured that we will do our due diligence to mitigate the cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)





## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	10 Jan 2022 15:14	<b>Clm Dtl Modified</b>	Claimant's Name: -> -.	[A] Lee Su Li
2	10 Jan 2022 15:14	<b>Clm Veh Model Changed</b>	(206086) ADIVA AD1 200 190cc 3W.	[A] Lee Su Li
3	10 Jan 2022 15:14	<b>Clm Created</b>	Reg No: GBE2766K. Acct Date: 2022/01/06. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Asia Motorsports Solution Pte Ltd (HQ)	[A] Lee Su Li
4	10 Jan 2022 15:14	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	10 Jan 2022 15:14	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/01/19	[A] Lee Su Li
6	10 Jan 2022 15:14	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	10 Jan 2022 15:14	<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	10 Jan 2022 15:14	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	10 Jan 2022 15:15	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
10	10 Jan 2022 15:15	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] Lee Su Li
11	10 Jan 2022 15:16	<b>Clm Dtl Modified</b>	Claimant's Name: - -> BUILD & BLOOM PTE LTD.	[A] Lee Su Li
12	10 Jan 2022 15:16	<b>Clm Veh Model Changed</b>	(206086) -> (204748) TOYOTA DYNA 1.5T 3.0 (M).	[A] Lee Su Li
13	11 Jan 2022 09:43	<b>Clm Registration Modified</b>	Pol No:7210007276->1900161105.	[I] Mohdsalim, Mohamadammarramdzan
14	12 Jan 2022 10:41	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Boyogan, Joane
15	12 Jan 2022 10:42	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Boyogan, Joane
16	12 Jan 2022 14:24	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Boyogan, Joane
17	12 Jan 2022 14:24	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Boyogan, Joane
18	13 Jan 2022 11:01	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
19	13 Jan 2022 11:01	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
20	13 Jan 2022 11:01	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
21	13 Jan 2022 11:01	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
22	13 Jan 2022 11:01	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
23	17 Jan 2022 07:39	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
24	17 Jan 2022 16:29	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Loh, Chee-Heng
25	17 Jan 2022 16:30	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] MdNoor, Norsiah
26	17 Jan 2022 16:31	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] MdNoor, Norsiah

AUDIT TRAIL				
No.	On	Audit	Remarks	By
27	19 Jan 2022 14:56	Video Downloaded	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
28	19 Jan 2022 14:56	Video Downloaded	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
29	19 Jan 2022 14:57	Video Downloaded	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
30	09 Mar 2022 13:52	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
31	09 Mar 2022 13:52	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
32	09 Mar 2022 13:52	Clm Dtl Modified	JPJ Reg. Date: -> 2015/10/20.	[A] JOANNE LEE KHANG MIN
33	09 Mar 2022 13:52	Clm Details Notified		[A] JOANNE LEE KHANG MIN
34	12 May 2023 08:30	Adj Mandate Request	Cur.Req:2007.45:Liability: 50% *Quantum: \$2,007.45 (all-in). Pls refer to ad juster report for details. *For your approval please.	[A] CHEW HSIAO TONG
35	17 May 2023 09:26	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/01/19. Mandate Remarks: please proceed with settlement @ \$2007.45 [COR-\$3500 LOU-\$500 @ 50% LTA- \$7.45] ** s ubject to final repair bill and ATA	[I] Syed-Yusoff, Saliha
36	17 May 2023 09:26	Adj Mandate Set	Approved:2007.45:please proceed with settlement @ \$2007.45 [COR-\$3500 LOU-\$500 @ 50% LTA- \$7.45] ** subject to final repair bill and ATA	[I] Syed-Yusoff, Saliha

Date From



Date To



Audit Type

ACTIVITY	
[25/01/2022 12:14] CHEW HSIAO TONG: *KIV FOR PIR	
[17/01/2022 16:42] CHEW HSIAO TONG: Spoken to OI Mr Lum. He is of the view that TP shold be more liable as 1) TP turned out from minor road without stop at the stopline. (2) OID checked the left lane is cleared before filtered out while TP was turning directly to 2nd lane from the left instead of 1st lane from the left.(3) Case is under investigation. KIV PIR from OI. OI will update us on PIR	

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
2756208	10 Jan 2022 15:18:19	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBE2766K	SMP1187A	11.00
2757006	12 Jan 2022 14:23:32	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	GBE2766K	Boyogan, Joane	xx.xx
2772392	09 Mar 2022 13:52:59	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBE2766K	SMP1187A	11.00