

# J-MART MOTOR PTE LTD

Block 5, Defu Lane 10, #01-578,  
Defu Industrial Park C, Singapore 539186  
Tel : 6343-0934 Fax : 6343-0921  
Email : jmartauto@gmail.com  
Registration No: 201400246D  
GST Reg. No: 201400246D

AIG Asia Pacific Insurance Pte Ltd

Attn: Motor Claims Dept

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NO SKZ 6108S & SDW 818P ALONG Hollands Towards Clementi ON 26/1/2022**

We understand that you are the insurer of SDW 818P vehicle.

I/We wish to inform you that my/our vehicle SKZ 6108S have been completed repairs to my/our satisfaction by M/s J-MART MOTOR PTE LTD. I/We therefore propose to claim from your as follows:

1.	Cost of Repair Plus GST	S\$1284.00
2.	Loss of Rental (S\$180x 3Days)	S\$540.00
3.	Towing.	S\$ 00.00

**TOTAL S\$ 1824.00**

Please let us have your reply soonest possible.

Thank you.

Yours faithfully





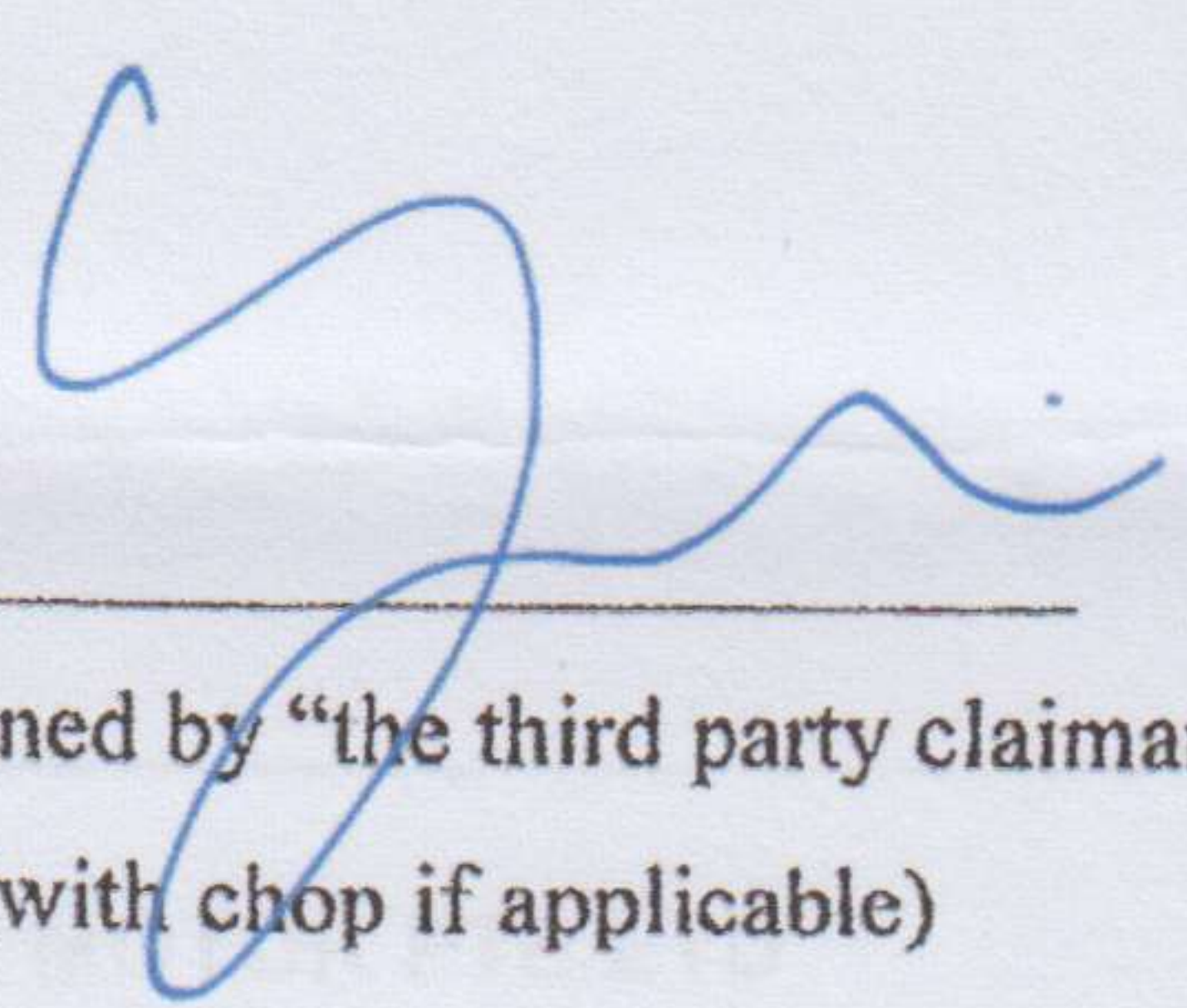
## AUTHORIZATION TO ACT

I, VICKY WON YOUNG CHOI (the third party claimant") of  
9 LEEDON HEIGHTS #01-23 SG 267954 (address), owner of SKZ6108S  
(vehicle no.) hereby authorize J-Mart Motor Pte Ltd ("the workshop")  
to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for  
my vehicle no SKZ 6108S that was damaged pursuant to the accident which occurred on  
26/1/2022 (date) along Hollands Towards Clementi (location)  
involving vehicle no/s SDW 818P ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit  
and the workshop is further authorized to receive payment further to settlement of my claim with  
payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without  
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other  
vehicle/s is concerned.

Dated this 16 (day) of 2 (month) 2022 (year)

  
Signed by "the third party claimant"  
(with chop if applicable)

  
Signed by "the workshop"  
(with chop)



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

“We/I, **J-MART 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\$1,650.00** (Global Sum) for vehicle no. **SKZ 6108S** that was damaged pursuant to the accident which occurred on **26/01/2022** (date) along **HOLLAND ROAD TOWARDS CELMENTI** involving vehicle no/s **SDW 818P**.

This is pursuant to the inspection conducted on **14/02/2022** (date) at “the workshop”.


We/I confirm that we/I are/am authorized by the owner **VICKY WON YOUNG CHOI** (“the third party claimant”) of vehicle no. **SKZ 6108S** 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 **SKZ 6108S** (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 21 (day) of Nov (month) 2022 (year)

  
\_\_\_\_\_  
Signed by appointed surveyor

  
\_\_\_\_\_  
Signed by “the workshop” (with chop)



**Block 5 Defu Lane 10, #01-578  
Defu Industrial Park C, (S)539186  
Company Reg. No. 201400246D  
GST Reg No. 201400246D  
Email: [jmartauto@gmail.com](mailto:jmartauto@gmail.com)  
[jmartmotorpl@gmail.com](mailto:jmartmotorpl@gmail.com)  
Tel: 6343-0934 Fax: 6343-0921**

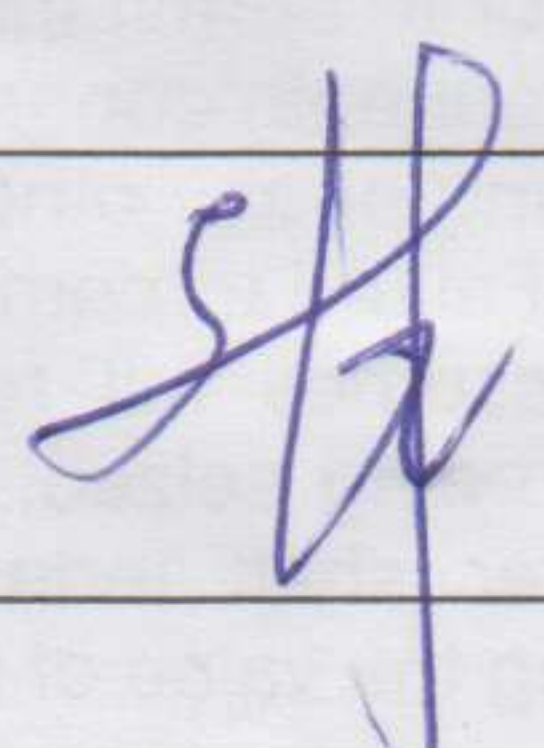
TP22-0075  
16-Jul-2022

[illegible]

**AUTHORISED SIGNATURE**




VEHICLE RENTAL AGREEMENT

<b>HIRER'S PARTICULARS</b>		Vehicle No: <u>33M 8537D</u> Replace Veh No:	
Name: (as in I/C) <u>Vicky Won Young Choi</u>		Mileage Out: Mileage Out:	
NRIC / PASSPORT No: <u>S8486376I</u>		Make & Model: Auto / Manual Group:	
Address (Res): <u>As Below</u>		OUT: Date <u>14/2/22</u> Time: <u>10.25 am</u>	
Name & Address of Employer:		HIRE / PERIOD EXPIRY	
Occupation: Driving Exp:		COLLISION DAMAGE WAIVER Excess <u>250V</u> YES / NO	
Driving Licence No: <u>As Above</u> D/L Type: Local / International		PERSONAL ACCIDENT INSURANCE YES / NO	
Issue Date: Date of Birth:		C	
Tel: (O) (R) HP		<b>CHARGES</b>	
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Daily <u>3</u> @ \$ <u>180</u> per day \$ <u>540</u>	
Name: (as in I/C) <u>Choi David Doohyun</u>		Weekly @ \$ per week	
NRIC / PASSPORT No: <u>G13849257</u>		Monthly @ \$ per month	
Address (Res): <u>9 Leedon Heights #01-23 (267954)</u>		Hours @ \$ per hour	
Driving Licence No: <u>As Above</u> D/L Type: Local / International		Others @ \$	
Issue Date: Date of Birth:		CDW @ \$ per day / month	
Occupation: Driving Exp:		PAI @ \$ per day / month	
		Delivery Service	
		SUB TOTAL \$ <u>540</u>	
<b>VEHICLE CHECK LIST</b>		<b>PETROL LEVEL</b>	
INDICATE: D - DENTS S - SCRATCHES A - ACCIDENTS		Out E 1/4 1/2 <u>3/4</u> F	
REAR		In E 1/4 1/2 <u>3/4</u> F	
RIGHT FRONT TOP LEFT		EXTENSION	
		Collection Service	
		Misc.	
<b>ACCESSORIES CHECK</b>		TOTAL CHARGES \$ <u>540</u>	
<input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S/Tyre		Rented Out By:	
<input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps		Hirer's Signature 	
<input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD <input type="checkbox"/> Cartridges		Addition Driver's Signature	

I had read and agreed to the terms and conditions on both sides of this agreement. If I have presented a charge/credit card for payment, I agreed 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 informations I had given **A & T CAR RENTAL PTE. LTD.** in connection with this agreement is true.

- \* IMPORTANT**
- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
  - ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
  - 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.
  - 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.
  - VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY **A & T CAR RENTAL 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 **A & T CAR RENTAL 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
<u>17/2/22</u>	<u>2.30 pm</u>				



**A & T CAR RENTAL PTE. LTD.** Co. Reg. No. 201600008M  
BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119  
**HP: 9681 3079**

No.: **0107**

**OFFICIAL RECEIPT**

DATE: 17/2/22

RECEIVED FROM Vicky Won Young Choi

THE SUM OF DOLLARS Five Hundred Forty Only

BEING PAYMENT OF SJM 8537D 14/2/22 - 17/2/22

**A & T CAR RENTAL PTE. LTD.**

\$540

[Signature]  
AUTHORISED SIGNATURE

CHEQUE NO.: \_\_\_\_\_



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 23 November 2022 9:11 AM  
**To:** 'AGNESLAC77@GMAIL.COM'  
**Subject:** ACCIDENT INVOLVING SDW818P(AIG) AND SKZ6108S AT/ ALONG HOLLAND ROAD TOWARDS CLEMENT ON 26/01/2022

**LIM AI CHOO @AGNES LIM**  
DRIVER: SUBHI BIN AHMAD

[By Email Only]

Dear Sir/Madam,

**Our Ref: CC6/AIG22001481/Apa3**

**You Ref: SDW818P**

**ACCIDENT INVOLVING SDW818P(AIG) AND SKZ6108S AT/ ALONG HOLLAND ROAD TOWARDS CLEMENT ON 26/01/2022**

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 third party claim from SKZ6108S 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. 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.

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	15 Feb 2022 18:58	<b>Clm Dtl Modified</b>	Claimant's Name: -> VICKY WON YOUNG CHOI. Claimant's ID: -> S8486376I.	[A] HOW MEI KWAN
2	15 Feb 2022 18:58	<b>Clm Veh Model Changed</b>	(207113) NISSAN X-TRAIL 2.0 CVT ABS 4WD S/R 7-STR (A).	[A] HOW MEI KWAN
3	15 Feb 2022 18:58	<b>Clm Created</b>	Reg No: SKZ6108S. Acct Date: 2022/01/26. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: AXA Insurance Pte Ltd (HQ). Workshop: J-mart Motor Pte Ltd (HQ)	[A] HOW MEI KWAN
4	15 Feb 2022 18:58	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	15 Feb 2022 18:58	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/02/24	[A] HOW MEI KWAN
6	15 Feb 2022 18:58	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	15 Feb 2022 18:58	<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	15 Feb 2022 18:58	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	15 Feb 2022 18:58	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	15 Feb 2022 18:58	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	28 Feb 2022 09:06	<b>Clm Registration Modified</b>	Acct Time:15:00:00->15:30:00.	[I] AIG OneClaim Integration User
12	30 Aug 2022 17:05	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	30 Aug 2022 17:05	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	30 Aug 2022 17:05	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2016/01/28.	[A] JOANNE LEE KHANG MIN
15	30 Aug 2022 17:05	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	14 Sep 2022 09:00	<b>Adj Mandate Request</b>	Cur.Req:1734.00:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$1,284.00 + (b)LO R(3days x \$150.00): \$450.00 = Total: \$1,734.00 *3 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
17	19 Sep 2022 09:00	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/02/24. Mandate Remarks: please proceed with settlement @ \$1734 [ COR- \$1284.00 LOR-\$450.00 (3 days)] ** subject to final repair bill I & ATA	[I] Syed-Yusoff, Saliha
18	19 Sep 2022 09:00	<b>Adj Mandate Set</b>	Approved:1734.00:please proceed with settlement @ \$1734 [ COR- \$1284.00 LOR-\$450.00 (3 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From    Date To    Audit Type  

### ACTIVITY

[23/02/2022 10:38] CHEW HSIAO TONG:  
OI(Lim Ai Choo) called in as she received LKK NR letter. She said that her driver is Mr Subhi (9228 5065) at the time of accident. Spoken to Mr Subhi. He confirmed that his car rolled fwd and slightly bump TP. Advised him to lodge the report 1st as TP has submitted claim. Will further discuss after received his accident report. OID noted.  
[17/02/2022 13:05] 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
2766157	15 Feb 2022 19:06:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKZ6108S	SDW818P	11.00
2836578	30 Aug 2022 17:05:29	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKZ6108S	SDW818P	11.00



