

To: **AXA Insurance Pte Ltd**  
Robinson Road P.O. Box 1094  
Singapore 902144

Attn: **Motor Claims Department**

Date: 19<sup>th</sup> March 2022

Dear Sir/Madam,

Claimant: **Miroshini D/O Kannathasan**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 25/02/2022 at along 132 Clarence Lane involving our client's vehicle registration number SND 8579 H and vehicle registration number SMC 5096 X 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	\$2,700.00
2) Loss of Rental (SGD\$150.00 x 5Days)	\$750.00
3) Insurance Search Fee	\$2.00
4) Purchase of GIA Report	\$29.00

**Total :** **\$3,481.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- Insurance Search Fee 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, Eunos Spring

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



**ZOOM AUTOWERKS PTE LTD**

UEN No.: 201725603G

✉ zoomautowerks@gmail.com

**LETTER OF AUTHORIZATION**

Accident on 25/02/2022 @ 19:18 along B2 Clarence Lane  
Involving vehicles SND8579H and SMC5096X

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SND8579H at my request, I/We, Miroshini D/O Kannathasan ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No S9322976B the owner of motor vehicle no SND8579H, 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 25 day of 02 (month) 20 22 (year)

  
Signed by "the claimant"

Name: Miroshini D/O Kannathasan

NRIC No: S9322976B



  
Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai

**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\$3,200.00 (Global Sum) for vehicle no. SND 8579H that was damaged pursuant to the accident which occurred on 25/02/2022 (date) along 132 CLARENCE LANE CARPARK (location) involving vehicle no/s SMC 5096X.

This is pursuant to the inspection conducted on 28/02/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner MIROSHINI D/O KANNATHASAN (the third party claimant”) of vehicle no. SND 8579H 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 SND 8579H (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 06 (day) of 06 (month) 2022 (year)



cks

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. : ZI0000837  
Date : 6/6/2022  
VRN : SND 8579 H  
Make & Model : BMW 523i  
DOA : 25/2/2022  
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			2,700.00

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<b>TOTAL :</b>	<b>\$2,700.00</b>
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All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD** "

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G



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(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. : **INV0000679**  
Date : 5/3/2022  
Ref : SKP 1847 C  
Your Ref : SND 8579 H  
Terms : COD

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKP 1847 C (26/02/2022 to 03/03/2022)	\$150.00	5 Days	\$750.00

C/O Subramaniam S/O Kannathasan

132 Clarence Lane

#04-14 Singapore 140132

Contact: 9125 3349

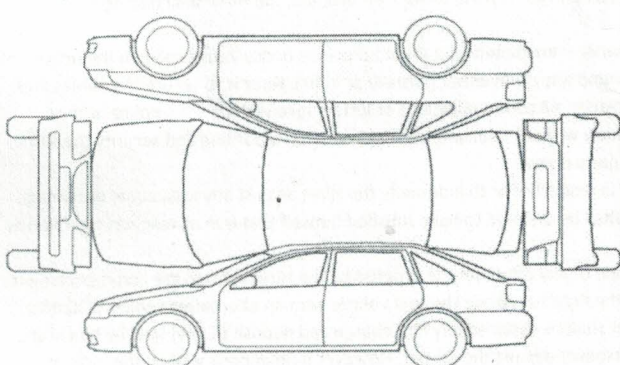


**Total : \$750.00**

**ZOOM CAR  
LEASING**

(Customer's Signature/Stamp)

(For Zoom Car Leasing)

## RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: Subramaniam S/O Kannathasan		Vehicle No.: SFP1847C																					
NRIC/Passport No.: S9518850H		Vehicle Make/Model: Mazda 6																					
Address: 132 Clarence Lane #04-14 S(140132)		Date/Time Out: 26/02/2022																					
Tel: 9125 3349		Date/Time In: 03/03/2022																					
Driving License No./Exp.:		<table><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td></tr><tr><td colspan="5">OUT</td></tr></table> <table><tr><td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td></tr><tr><td colspan="5">IN</td></tr></table>		E	¼	½	¾	F	OUT					E	¼	½	¾	F	IN				
E	¼	½	¾	F																			
OUT																							
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ADDITIONAL DRIVER'S PARTICULAR		Mileage: Mileage:																					
Name:		RENTAL CHARGES																					
NRIC/Passport No.:		<table><tr><td>Hours</td><td>@</td><td>per hour</td><td></td></tr><tr><td>5</td><td>Days</td><td>@ \$150</td><td>per day \$750</td></tr><tr><td>Weeks</td><td>@</td><td>per week</td><td></td></tr><tr><td>Months</td><td>@</td><td>per month</td><td></td></tr></table>		Hours	@	per hour		5	Days	@ \$150	per day \$750	Weeks	@	per week		Months	@	per month					
Hours	@	per hour																					
5	Days	@ \$150	per day \$750																				
Weeks	@	per week																					
Months	@	per month																					
Address:		Other Charges																					
Tel:		Petrol Top-Up																					
Driving License No./Exp.:		Sub-total																					
(A) - Accident (D) - Dent (S) - Scratch		TOTAL CHARGES \$750																					
		PRE-PAYMENT																					
PHYSICAL DAMAGE EXCESS		Downpayment and Deposit																					
ACKNOWLEDGEMENT		Amount Refunded Due																					
Singapore - Own Damage S\$2,000.00		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.																					
Singapore - 3rd Party S\$2,000.00		<div> Hirer's Signature / Date</div>																					
Malaysia* S\$8,000.00		<div> Owner's Signature / Date</div>																					
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age S\$3,000.00 (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.

smc5096x

Date of Accident

25/02/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**  
Period of Insurance ..... **05/07/2021 - 04/07/2022**  
Requested By ..... **Elin Cai (Zoom Autowerks Pte ...**  
Requested Date ..... **26/02/2022 15:52**

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: 02/03/2022

**Your Ref No: SND8579H**

Dear Sir/Madam,

Date of Accident: 25/02/2022 00:00 (SGT)

Vehicle No: SND8579H

Place of Accident: 132 Clarence Ln, Block 132, Singapore 140132

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\$)
<b>SMC5096X</b>	132 Clarence Ln, Block 132, Singapore 140132	(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.



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 4 March 2022 11:10 AM  
**To:** KLCHIA@FLOLINE.COM.SG  
**Subject:** Claim Notification - ACCIDENT INVOLVING SMC 5096X(AIG) AND SND 8579H AT/ALONG 132 CLARENCE LANE LOADING/UNLOADING AREA ON 25/02/2022

04 March 2022

**Mr Chia Kok Liang** [By Email Only]

Dear Sir/Madam,

**You Ref: SMC5096X**

**Our Ref: CC6/AIG22001849/Upa3**

**ACCIDENT INVOLVING SMC 5096X(AIG) AND SND 8579H AT/ALONG 132 CLARENCE LANE LOADING/UNLOADING AREA ON 25/02/2022**

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 SND8579H against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle reversed and collided onto third party parked vehicle. 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	28 Feb 2022 11:15	<b>Clim Dtl Modified</b>	Claimant's Name: -> MIROSHINI D/O KANNATHASAN. Claimant's ID: -> S9322976B.	[A] HOW MEI KWAN
2	28 Feb 2022 11:15	<b>Clim Veh Model Changed</b>	(204865) BMW 523I 2.5 AT ABS D/AB 2WD 4DR GAS/D NAV (A).	[A] HOW MEI KWAN
3	28 Feb 2022 11:15	<b>Clim Created</b>	Reg No: SND8579H. Acct Date: 2022/02/25. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	28 Feb 2022 11:15	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	28 Feb 2022 11:15	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/03/09	[A] HOW MEI KWAN
6	28 Feb 2022 11:15	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	28 Feb 2022 11:15	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[A] Merimen Administrator
8	28 Feb 2022 11:15	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	28 Feb 2022 11:16	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	28 Feb 2022 11:16	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	02 Mar 2022 14:24	<b>Clim Registration Modified</b>	Acct Time:19:00:00->19:15:00.	[I] AIG OneClaim Integration User
12	02 Mar 2022 15:31	<b>Clim Registration Modified</b>	Acct Time:19:15:00->19:00:00. Pol No:1800079242-03->1800079242.	[I] Hor, Yinrul
13	05 May 2022 23:48	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
14	05 May 2022 23:48	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	05 May 2022 23:48	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2010/06/15.	[A] JOANNE LEE KHANG MIN
16	05 May 2022 23:48	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
17	09 May 2022 17:12	<b>Adj Mandate Request</b>	Cur.Req:3211.00:Liability: 100%(B23) *Quantum: (a)COR: \$2,700.00 + (b)LOR(4days x \$120.00): \$480.00 + (c)Search fee: \$31.00 = Total: \$3,211.00 *3 recommendation repair days + 1PRS = 4days *For your approval please.	[A] CHEW HSIAO TONG
18	19 May 2022 09:27	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/03/09	[I] MdNoor, Norsiah
19	19 May 2022 09:27	<b>Adj Mandate Set</b>	Approved:3211.00.	[I] MdNoor, Norsiah

Date From    Date To    Audit Type  

### ACTIVITY

[04/03/2022 11:29] CHEW HSIAO TONG:  
OI reversed and hit TP parked vehicle. 100% B23

### 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
2769425	28 Feb 2022 11:24:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SND8579H	SMC5096X	11.00
2789728	05 May 2022 23:48:58	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SND8579H	SMC5096X	11.00

