

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

Attn: **Motor Claims Department**

Date: 12th April 2023

Dear Sir/Madam,

Claimant: **Chua Heng Huat**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 19/03/2022 at along Junction of Pasir Ris Drive 1 & Pasir Ris Grove involving our client's vehicle registration number SML 5468 J and vehicle registration number GBH 6497 U 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	\$8,200.00
2) Loss of Rental (SGD\$120.00 x 11Days)	\$1,320.00
3) Insurance Search	\$2.00
4) OPC Seal	\$21.40

Total : **\$9,543.40**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- Insurance Search Receipt
- OPC Seal 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



ZOOM AUTOWERKS PTE LTD

UEN No.: 201725603G

zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 19/03/2022 @ 15.21 along Junction of Pasir Ris Dr 1 x Pasir RB move.
Involving vehicles SML5468J and GBH6497U

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SML5468J at my request, I/We, Chua Heng Huat ("the claimant") of _____ (address) bearing NRIC No S1636596C the owner of motor vehicle no SML5468J, 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.

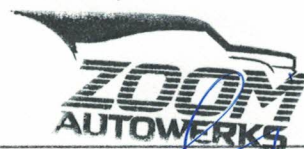
In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks 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 03 (month) 20 22 (year)


Signed by "the claimant"

Name: Chua Heng Huat

NRIC No: S1636596C



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\$9,300.00** (Global Sum) for vehicle no. **SML 5468J** that was damaged pursuant to the accident which occurred on **19/03/2022** (date) along **PASIR RIS DR 1** (location) involving vehicle no/s **GBH 6497U**.

This is pursuant to the inspection conducted on **21/03/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **CHUA HENG HUAT** (the third party claimant”) of vehicle no. **SML 5468J** 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 **SML 5468J** (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 03 (day) of JULY (month) 2023 (year)


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. : ZI0001085
Date : 3/7/2023
VRN : SML 5468 J
Make & Model : Nissan Sylphy
DOA : 19/3/2022
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			8,200.00

TOTAL :	\$8,200.00
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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

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. : **INV0000684**
Date : 11/4/2022
Ref : SKB 9839 Y
Your Ref : SML 5468 J
Terms : COD

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKB 9839 Y (19/03/2022 to 30/03/2022)	\$120.00	11 Days	\$1,320.00

C/O Chua Heng Huat

760 Pasir Ris Street 71

#16-169 Singapore 510760

Contact: 9681 7196

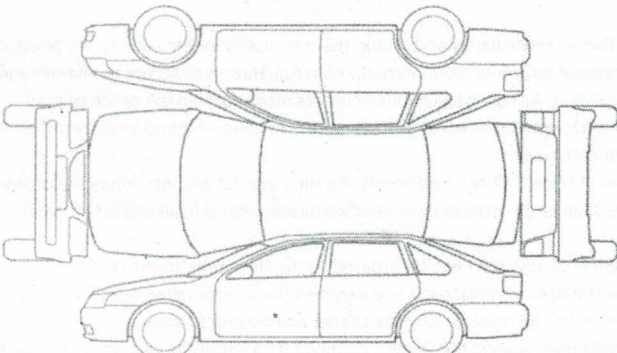
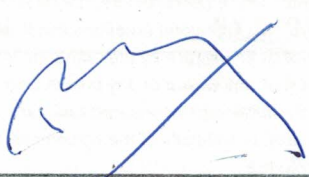

Total : \$1,320.00

(Customer's Signature/Stamp)

**ZOOM CAR
LEASING**

(For Zoom Car Leasing)

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: <u>Chua Heng Huat</u>		Vehicle No.: <u>SFB9839V</u>																					
NRIC/Passport No.: <u>S1636596C</u>		Vehicle Make/Model: <u>Hyundai Elantra</u>																					
Address: <u>760 PASIR RIS ST 71,</u> <u>#16-196 S(510760).</u>		Date/Time Out: <u>19/03/2022</u>																					
Tel: <u>9681 7196</u>		Date/Time In: <u>30/03/2022</u>																					
Driving License No./Exp.:		<table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">OUT</td> <td colspan="5">IN</td> </tr> </table>		E	¼	½	¾	F	E	¼	½	¾	F	OUT					IN				
E	¼	½	¾	F	E	¼	½	¾	F														
OUT					IN																		
ADDITIONAL DRIVER'S PARTICULAR		Mileage: _____ Mileage: _____																					
Name:		RENTAL CHARGES																					
NRIC/Passport No.:		<table border="1"> <tr> <td>Hours</td> <td>@</td> <td>per hour</td> <td></td> </tr> <tr> <td>11 Days</td> <td>@</td> <td>\$120 per day</td> <td>\$1320</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		11 Days	@	\$120 per day	\$1320	Weeks	@	per week		Months	@	per month					
Hours	@	per hour																					
11 Days	@	\$120 per day	\$1320																				
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 <u>\$1320</u>																					
		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.																					
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:		 Hirer's Signature / Date																					
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.		 Owner's Signature / Date																					


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

GBH6497U

Date of Accident

19/03/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **14/08/2021 - 13/08/2022**Requested By **Elin Cai (Zoom Autowerks Pte ...**Requested Date **20/03/2022 12:59****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**

P.

VICOM INSPECTION CENTRE PTE LTD
23, Kaki Bukit Avenue 4 S(415933)
REG NO : 200102514D
GST REG NO : MG-0000852-A

29 Mar 2022, 03:36 PM

Receipt No. : VICKBY22105132

Vehicle No. : SML646BJ

Cashier : Jessica Wong

Cust Code : CS

Customer : Cash

PO Number

Item	Qty	Unit Price	Amount	GST
Oil pack car - Seal/Reseal	1	20.00	20.00	1.40

Sub Total 20.00

Total GST 7 % 1.40

AMOUNT DUE 21.40

CASH 21.40

TENDER 30.00

CHANGE 20.00

ROUNDING DIFF 0.00

*** THANK YOU ***

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 1 April 2022 9:40 am
To: 'hongtai.ginseng@gmail.com'
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC6/AIG22002566/Uga3 *** ACCIDENT INVOLVING GBH 6497U & SML 5468J ON 19/03/2022 ***

Importance: High

Our Ref: CC6/AIG22002566/Uga3

01 APRIL 2022

HONG TAI GINSENG BIRDNEST PTE LTD
DRIVER: Zou Jie

Dear Sir/Madam,

ACCIDENT INVOLVING GBH 6497U & SML 5468J ON 19/03/2022

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 **SML 5468J**.

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 5 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 Mar 2022 14:03	Clm Dtl Modified	Claimant's Name: -> CHUA HENG HUAT. Claimant's ID: -> S1636596C.	[A] HOW MEI KWAN
2	21 Mar 2022 14:03	Clm Veh Model Changed	(207024) NISSAN SYLPHY 1.6 CVT (A).	[A] HOW MEI KWAN
3	21 Mar 2022 14:03	Clm Created	Reg No: SML5468J. Acct Date: 2022/03/19. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	21 Mar 2022 14:03	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	21 Mar 2022 14:03	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/03/30	[A] HOW MEI KWAN
6	21 Mar 2022 14:03	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	21 Mar 2022 14:03	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	21 Mar 2022 14:03	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	21 Mar 2022 14:04	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	21 Mar 2022 14:04	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	22 Mar 2022 11:42	Clm Registration Modified	Acct Time:15:00:00->16:06:00.	[I] AIG OneClaim Integration User
12	24 May 2022 07:45	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	24 May 2022 07:45	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	24 May 2022 07:45	Clm Dtl Modified	JPJ Reg. Date: -> 2019/05/27.	[A] JOANNE LEE KHANG MIN
15	24 May 2022 07:45	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	17 May 2023 08:25	Adj Mandate Request	Cur.Req:9323.40:Liability: 100%(BOLA 27) *Quantum: \$9,323.40 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
17	17 May 2023 09:39	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/03/30. Mandate Remarks: please proceed with settlement @ \$9323.40 [COR-\$8200 LOR-\$1100 LTA-\$2.00 OPC SEAL-\$21.40] ** subject to final repair bill & ATA.	[I] Syed-Yusoff, Saliha
18	17 May 2023 09:39	Adj Mandate Set	Approved:9323.40:please proceed with settlement @ \$9323.40 [COR-\$8200 LOR-\$1100 LTA-\$2.00 OPC SEAL-\$21.40] ** subject to final repair bill & ATA.	[I] Syed-Yusoff, Saliha

Date From   Date To   Audit Type 

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
2775350	21 Mar 2022 14:18:04	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SML5468J	GBH6497U	11.00
2795492	24 May 2022 07:45:41	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SML5468J	GBH6497U	11.00