

# SM AUTOMOTIVE

Our Ref : SML5081R  
Your Ref : SLK8012M  
Date : 17<sup>th</sup> Jun 2022

1 Kaki Bukit Avenue 6  
Blk C #01-43 Autobay@KB  
Singapore 417883

**AIG ASIA Pacific Insurance Pte Ltd**  
78 Shenton Way,  
AIG Building, #09-16  
Singapore 079120

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SML5081R & SLK8012M AT PIE TOWARDS CHANGI AIRPORT  
BEFORE BEDOK NORTH AVE ON 08.05.2022 @ 11:25HRS**

We are instructed by **KOH HENG GUAN** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SML5081R** was damaged by vehicle **SLK8012M** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

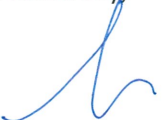
1) Repair Costs (Inc 7% gst)	\$ 16,050.00
2) Loss of Rental for 10 days	\$ 1,200.00
3) LTA Search	\$ 2.00
	<u>\$ 17,252.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) Warrant to Act
- 3) LTA Receipt
- 4) Vehicle Rental Agreement (Invoice)

Please let us have your cheque for the sum **\$ 17,252.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,



**SM AUTOMOTIVE**



# LETTER OF AUTHORISATION

## SM AUTOMOTIVE

Kaki Bukit Avenue 6

Blk 1 #01-43

Singapore 417883

Dear Sir,

Accident on 08.05.2022 @ 1125 hr  
Involving Vehicles SML5081R & SLK8012M  
Along P1E Towards Changi Airport before bedok North Ave

I/We, the registered owner/driver of vehicle registration no: SML5081R  
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, \_\_\_\_\_, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,

  
\_\_\_\_\_  
Owner's Signature  
(Company's stamp if applicable)

Name: Koh Hong Guan

NRIC No.: S15459627

Date: 08.05.2022

Assignment

To: SM Automotive (Workshop)

In consideration for your agreement to repair my motor vehicle registration no. SML5081R and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest, costs and expenses (including legal costs / disbursements payable on a party and party basis which are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts / consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive payment shall constitute a good and effectual discharge of the obligations by any party of the aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from accepting any payment.

Dated this 08 day of 05 2022.

Signature : [Signature]  
Name : Koh Heng Guan  
ID No. : S15459622  
Address : Blk 288 Tampines St 22  
#09-344 S(520288)

Witness Signature : [Signature]  
Witness Name : Sukyi Chong  
Witness ID : [Signature]  
Witness Address : [Signature]



WITHOUT PREJUDICE to:

(a) Insurance Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

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

“We/I, SM AUTOMOTIVE (“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\$16,050.00 (Repair Cost), S\$1,000.00 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SML5081R that was damaged pursuant to the accident which occurred on 08/05/2022 (date) along PIE TOWARDS CHANGI AIRPORT BEFORE BEDOK NORTH AVE 3 (location) involving vehicle no/s SLK8012M. This is pursuant to the inspection conducted on 10/05/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner KOH HENG GUAN (the third party claimant”) of vehicle no. SML5081R 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 SML5081R (vehicle no.) as a result of the accident.

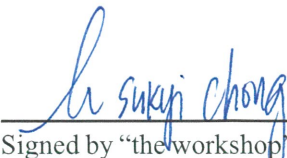
We/I confirm that the agreement reached above is in full and final settlement of any claim of “the third party claimant” pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

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 01 (day) of 12 (month) 2022 (year)

  
LKP

Signed by appointed surveyor

  
Signed by “the workshop” (with chop)





# SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM\_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No: 53231488C GST Reg No : 53231488C

## TAX INVOICE

**AIG ASIA Pacific Insurance Pte Ltd**

78 Shenton Way,  
AIG Building, #09-16  
Singapore 079120

Client: KOH HENG GUAN

Invoice No : SMPL2206-0105

Date : 17-Jun-22

Date of Accident : 8-May-22

Vehicle No. : SML5081R

Model Type : Nissan Qashqai

Descriptions		Amount
Lump Sum Repair Cost		15,000.00
GST 7 %		: 1,050.00
Total		: 16,050.00

SIN DOLLARS: SIXTEEN THOUSAND AND FIFTY DOLLAR ONLY





福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

Sm L 5081R

I/We \_\_\_\_\_ of \_\_\_\_\_ (sm)  
HIRER'S PARTICULARS }  
If Different From \_\_\_\_\_ S \_\_\_\_\_ Tel: \_\_\_\_\_  
Section ①

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

**a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE**

the Excess which is the maximum amount of \$1500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

**b) COMPREHENSIVE MOTOR VEHICLE COVERAGE**

the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

**c)** Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼 <b>SMV 3274 L</b>		Rental Agreement 合同號碼 <b>No. H 15671</b>	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間 Date & Time OUT <b>08-05-2022 1430 HRS.</b>	
姓名 Name: <b>Koh Heng Guan</b>		交車日期及時間 Date & Time IN <b>18-06-2022 1600 HRS.</b>	
地址 Address: <b>BK 288 Tampines Street 22</b>		Chargeable	Rates Amount
#09-344 S 520288		10	天 Days @ \$ <b>\$1200/-</b>
居民證/護照號碼 I/C No./Passport No:	駕駛執照號碼 Driving Licence No: <b>S1545962Z</b>	星期 Weeks @ \$	
居民證/護照種類 Type of I/C/Passport:	Pass 日期 Pass Date:	月 Months @ \$	
出生日期 Date of Birth: <b>4/12/1962</b>	發出地 Place of Issue:		
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		保險 Insurance	
備註與付款記錄 Remarks & Payment Records		總計 Total Charge	
		按金 Security Deposit	
		總金額 Total Payable	<b>\$1200/-</b>
		來銀 Amount Paid	
		送車/費 Delivery Fees	
		收車費用 Collection Fees/Misc.	
		超過/小時 Extra Hours @ \$	
出車油箱 Fuel Tank OUT	出車油箱 Fuel Tank IN	租費不包括汽油 Rates Do Not Include Fuel	添油 Refuelling
車牌號碼 Vehicle No: 1)	起 From:	至 To:	
車牌號碼 Vehicle No: 2)	起 From:	至 To:	
工具 Tools	輪胎 Spare Tyre	裝飾品 Accessories	加額費用 Total Additional Charges
車輛發出人 Vehicle Issued By:	車輛接收人 Vehicle Collected By:		
<b>NOTE: 註</b> 租車者或司機必須付所有停車、違反交通及噴過量黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.			
		總計 Grand Total	

租車者不准載沙或石灰  
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE  
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期  
Date: \_\_\_\_\_

租車者簽名  
Signature of Hirer: \_\_\_\_\_


## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SLK8012M

Date of Accident

08/05/2022 Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**Period of Insurance ..... **18/01/2022 - 17/01/2023**Requested By ..... **SUKYI CHONG (CHEW MOTOR ...**Requested Date ..... **09/05/2022 09:21****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**

## **Asher Sng (LKKAUTO)**

---

**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 9 June 2022 10:43  
**To:** AHTENRICKEY@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SLK 8012M/ SML 5081R / OTHERS ON 08/05/2022

**Our Ref: CC6/AIG22004461/Aea3**

9 June 2022

**TAN ING THONG**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLK 8012M/ SML 5081R / OTHERS ON 08/05/2022**

We refer to the above accident where we are acting for 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.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

Yours faithfully,

Asher Sng  
*Case Handler*  
DID: 6841 6051  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. *AIG Asia Pacific Insurance Pte Ltd*  
*(Motor Claims Dept)*



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	12 May 2022 11:25	<b>Clm Dtl Modified</b>	Claimant's Name: -> KOH HENG GUAN. Claimant's ID: -> S1545962Z.	[A] HOW MEI KWAN
2	12 May 2022 11:25	<b>Clm Veh Model Changed</b>	(204488) NISSAN QASHQAI 2.0 CVT ABS D/AIRBAG 2WD 5DR S/R (A).	[A] HOW MEI KWAN
3	12 May 2022 11:25	<b>Clm Created</b>	Reg No: SML5081R. Acct Date: 2022/05/08. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: AXA Insurance Pte Ltd (HQ). Workshop: SM Automotive (HQ)	[A] HOW MEI KWAN
4	12 May 2022 11:25	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	12 May 2022 11:25	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/05/24	[A] HOW MEI KWAN
6	12 May 2022 11:25	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 May 2022 11:25	<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	12 May 2022 11:25	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	12 May 2022 11:25	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	12 May 2022 11:25	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	16 Jun 2022 14:29	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Chew, Mavis
12	28 Jun 2022 10:43	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
13	14 Aug 2022 15:36	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] ADRIAN LING
14	14 Aug 2022 15:38	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] ADRIAN LING
15	21 Oct 2022 08:21	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
16	21 Oct 2022 08:21	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	21 Oct 2022 08:21	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2015/11/23.	[A] JOANNE LEE KHANG MIN
18	21 Oct 2022 08:21	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
19	04 Nov 2022 10:19	<b>Adj Mandate Request</b>	Cur.Req:17252.00:Liability: 100% (BOLA 28) Chain collisions OI last veh (Ass.100%) *Quantum: \$17,252.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
20	18 Nov 2022 09:43	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/05/24. Mandate Remarks: please proceed with settlement @ \$17,252.00 [COR- \$16,050.00 LOR-\$1200 LTA-\$2] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
21	18 Nov 2022 09:43	<b>Adj Mandate Set</b>	Approved:17252.00:please proceed with settlement @ \$17,252.00 [COR- \$16,050.00 LOR-\$1200 LTA-\$2] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From



Date To



Audit Type

None



Go

### ACTIVITY

[21/06/2022 09:37] Asher Sng Rong Yi:  
revised: FILE REVIEW: 100% B:28 5VEH CC OI LAST

[09/06/2022 10:41] Asher Sng Rong Yi:  
LETTER TO OI VIA EMAIL.  
[09/06/2022 10:41] Asher Sng Rong Yi:  
FILE REVIEW: 100% B:28 5VEH CC OI 4TH

**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
2793248	17 May 2022 18:01:08	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SML5081R	SLK8012M	11.00
2858495	21 Oct 2022 08:21:27	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SML5081R	SLK8012M	11.00