

**Zero Gravity**  
2 Kaki Bukit Ave 2  
#01-25 Kaki Bukit Autohub Singapore 417921  
Tel: 67412845 Fax: 67412170

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20/06/2022

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY  
#07-16 AIG BUILDING  
SINGAPORE 079120  
Attention: Motor Claim Department

Dear Sirs / Madams,

RE: ACCIDENT INVOLVING VEHICLE(S) SLA7700U/SLX6307H BEDOK SOUTH AVENUE  
3 TO BEDOK SOUTH ROAD, SINGAPORE

We understand that you are the insurer of vehicle SLA7700U.

I/We wish to inform you that my/our vehicle SLX6307H have been completed repairs to my/our satisfaction by ZERO GRAVITY. I/We therefore propose to claim from you as follows:

1. Cost of Repair	S\$3900.00
2. LTA Search Fee	S\$7.45
3. Loss of Rental (S\$120.00 X 9 days)	S\$1080.00
4. Total	S\$4987.45

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

Sylvie



## LETTER OF AUTHORITY

ACCIDENT ON: 09/05/2022

INVOLVING VEHICLE(S) NO.: SLX6307H / SLA7700U

AT/ALONG: Bedok South Avenue 3 to Bedok South Road

I, JOVIN SNG NRIC No/Co Reg. No.: S3366071L of  
Apt B1K 415 Yishun Avenue 11 #04-317 Singapore 760415

Owner/Driver of motor vehicle registration no: SLX6307H insured by

MS NTUC under policy no: 5099144952-04 do hereby authorize m/s **Zero Gravity** ("my Repairer") of 2 Kaki Bukit Ave 2, # 01-25 Kaki Bukit Autohub, Singapore 417921, to act as my representative in my claim against my insurance and/or against the owner(s) / driver(s) of motor vehicle(s) registration no(s):  
SLA7700U in respect of the above-mentioned accident.

I also hereby authorize my repairer to proceed repair to my vehicle, give all further instructions on my behalf concerning the said claim and as such, all future correspondences should be addressed to my repairer.


My repairer is further authorized to receive on my behalf monies claims, correspondence and to give a valid discharge and I also hereby appoint my repairer as my attorney and to sign any discharge voucher or any other documents in connection with this matter on and for my behalf.

I confirm that in the event of unsuccessful claim against the negligent party and/or my own insurer (if only under comprehensive cover) for the damages caused to my vehicle, I agree to pay for all the costs and incidentals incurred by my repairer.

I the above-mentioned vehicle owner/driver hereby affirm the above-mentioned statement to be true and correct.

Date this 10 day of 5 Year 2022

Signature

:   
(Company Stamp if applicable)



Full Name

: Sng Lee Lee

NRIC No

: S15899171D

Contact No

: (HP) 92379506 (O) 67567833 (H) 67567833



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

“We/I, ZERO GRAVITY (“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 SS\$4,700.00 (Global Sum) for vehicle no. SLX 6307H that was damaged pursuant to the accident which occurred on 09/05/2022 (date) along BEDOK SOUTH AVE 3 TO BEDOK SOUTH ROAD (location) involving vehicle no/s SLA 7700U.

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 JOVIN SNG (the third party claimant”) of vehicle no. SLX 6307H 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 SLX 6307H (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 23rd (day) of August (month) 2022 (year)

 LUP

Signed by appointed surveyor





Signed by “the workshop” (with chop)



# ZERO GRAVITY

2 Kaki Bukit Avenue 2, #01-25 Kaki Bukit Autohub, Singapore 417921  
Tel: +65 67412845 Fax No: +65 67412170  
Email: zero\_gravity@singnet.com.sg  
Reg.No.: 52888887X

## FINAL REPAIR BILL

No. : SO-000041

AIG ASIA PACIFIC INSURANCE PTE. LTD

78 SHENTON WAY

#07-16 AIG BUILDING

SINGAPORE 079120

Attention: Motor Claim Department

TEL : 64193000

FAX :

Your Ref. : SLA7700U  
Vehicle No. : SLX6307H  
Make & Model : HYUNDAI ELANTRA  
Chasis No. : KMHD841CMJU663148  
Engine No. : G4FGJU164508  
Accident Date : 09-05-2022  
Policy No. : 5099144952-04  
Date : 20-06-2022  
Page : 1 of 1

Thank you for your inquiry. We are pleased to submit our quote as follows:

Item	Description	Qty	U/ Price	Amount
			S\$	S\$
1	Lumpsum	1.0 X	3,900.00	3,900.00

SINGAPORE DOLLAR THREE THOUSAND NINE HUNDRED ONLY

E. & O.E

<b>Total</b>	S\$	<b>3,900.00</b>
<b>Discount</b>	S\$	<b>0.00</b>
<b>Net Total</b>	S\$	<b>3,900.00</b>

Terms: C.O.D.

Customer's Signature/Co. Stamp

ZERO GRAVITY

Any claim for faulty workmanship is limited solely to the rectification free of cost of such work, no claim for loss consequential or otherwise being admissible. Any objections to the validity of these charges must be made seven (7) days from the date of this invoice otherwise it is assumed that this bill is accepted as correct.

**ZG PTE LTD**

2 Kaki Bukit Avenue 2, #01-25 Kaki Bukit Autohub, Singapore 417921

Tel: +65 67477100

Buss.Reg.No.:2013171552

HIRER'S PARTICULARS I/We Jovin Sng  
 If Different From of \_\_\_\_\_

Section ① \_\_\_\_\_ S \_\_\_\_\_ Tel: \_\_\_\_\_

Hereinafter called "the Hirer" hereby confirm having agreed to hire this day from ZG PTE LTD. Hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be help reposable for:-

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

the Excess which is the maximum amount of \$2500 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 of loss resulting from theft and destruction of the Vehicle.

**2) COMPREHENSIVE MOTOR VEHICLE COVERAGE**

A) If the Rental Vehicle is damaged or destroyed while it is in the possession the Renter, Renter agrees to pay any required insurance deductible.

B) Renter will be responsible for the full amount of the excess not exceeding \$2000 for own damages and \$1500 for third party claims upon reporting of any accidents.

3) Only persons above 22 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 : <u>SLG 5482E</u>		Rental Agreement: NO. : <u>C0047</u>		
Section ① Hirer's And/Or Driver's Particulars		Date & Time OUT: <u>10/05/2022 @ 12.00 noon</u>		
Name: <u>Sng Lee Lee</u>		Date & Time IN: <u>18/05/2022 @ 06.15 pm</u>		
Address: <u>BK 415 #04-317</u> <u>Yishun Ave 11</u> <u>SL760415</u>		Chargeable	Rates Amount	
Mobile No.: <u>92379506</u>		9	Days @\$120.00 \$1080.00	
I/C No./Passport No: <u>S1589917/D</u>			Weeks @\$	
Type of I/C :/Passport: <u>Pink</u>			Months @\$	
Driving Licence No: <u>S1589917 D</u>			Surcharge @\$	
Pass Date: <u>19.09.2000</u>				
Date of Birth: <u>14.09.22</u>				
Place of Issue: <u>Singapore</u>				
a)Third Party Only Policy Excess \$2500/-				
b)Comprehensive Policy Excess \$3500/-		Insurance :		
Vehicle Must Be Returned To Owner's Office By:		Total Charge:	\$1080.00	
Remarks:		Security Deposit		
<u>Bumper (R/L/R) Scratches.</u>		Total Payable		
		Amount Paid		
		Delivery Fees		
		Collection Fees/Misc.		
IMPORTANT!		Extra Hours @\$		
For Singapore Use only		Rates Do Not Include Fuel		
Fuel Tank OUT (E) (%) (%) (%) (%) (%) (%) (F)		Refuelling		
Fuel Tank IN (E) (%) (%) (%) (%) (%) (%) (F)				
Vehicle No:	1)	From:	To:	
Vehicle No:	2)	From:	To:	
Tools	Spare Tyre	Accessories	Total Additional Charges	
Vehicle Issued By:				
Vehicle Collected By:				
NOTE:		Grand Total		
HIRER AND /OR DRIVER IS LIABLE FOR ALL PARKING , TRAFFIC AND SMOKY EXHAUST VIOLATION		\$1080.00		

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

HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE

PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING

Date : 10/5/2022

Sign:







# ZG PTE LTD

2 Kaki Bukit Avenue 2, #01-25 Kaki Bukit Autohub, Singapore 417921

Tel: +65 67477100

Reg.No.: 201317155Z

## Invoice : I-011243

JOVIN SNG

415 YISHUN AVENUE 11

#04-317

SINGAPORE 760415

Date In : 23-06-2022

Date Out :

Vehicle Num. : SLG5482E

Make/Model : HONDA JAZZ

Mileage(KM) : 0

PO/WO/RO# :

Ref./Remark : C0047

S/N	Quantity	Particular	U/ Price S\$	Amount S\$
1	9.0	DAY RENTAL FEE REMARKS: START:10/05/2022 12:00PM END: 18/05/2022 06:15PM	120.00	1,080.00

SINGAPORE DOLLAR ONE THOUSAND EIGHTY ONLY

E. & O.E

<b>Total</b>	S\$	<b>1,080.00</b>
<b>Discount</b>	S\$	<b>0.00</b>
<b>Net Total</b>	S\$	<b>1,080.00</b>

**Terms: Net 7 days**

Customer's Signature/Co. Stamp

ZG PTE. LTD.

### Notes :

All cheques should be crossed and made payable to ZG PTE. LTD.

Any claim for faulty workmanship is limited solely to the rectification free of cost of such work, no claim for loss consequential or otherwise being admissible. Any objections to the validity of these charges must be made seven (7) days from the date of this invoice otherwise it is assumed that this bill is accepted as correct.

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 10 May 2022 / 13:48:11

Receipt Date/Time : 10 May 2022 / 13:48:11

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220510-002104

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLA7700U				
As at 09 May 2022/13:50:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLA7700U			
	Enquiry Fee	7.00	0.49	7.49
	20220510134625769369			
	<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				
	426588XXXXXX5595	eNETS Credit Card		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)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 26 May 2022 4:34 PM  
**To:** chrissiekmk@gmail.com  
**Subject:** Claim Notification - ACCIDENT INVOLVING SLA 7700U(AIG) AND SLX 6307H AT/ALONG LEFT TURN FROM UPPER CHANGI ROAD TO SIMEI AVENUE ON 09/05/2022

26 May 2022

**Koh Mui Koong** [By Email Only]  
Driver: Yeong Hon Meng Eugene

Dear Sir/Madam,

**You Ref: SLA7700U**  
**Our Ref: CC6/AIG22004552/Apa3**  
**ACCIDENT INVOLVING SLA 7700U(AIG) AND SLX 6307H AT/ALONG LEFT TURN FROM UPPER CHANGI ROAD TO SIMEI AVENUE ON 09/05/2022**

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 SLX6307H 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	17 May 2022 11:21	<b>Clim Dtl Modified</b>	Claimant's Name: -> JOVIN SNG. Claimant's ID: -> 53366071L.	[A] HOW MEI KWAN
2	17 May 2022 11:21	<b>Clim Veh Model Changed</b>	(205169) HYUNDAI ELANTRA 1.6 AD GLS (A).	[A] HOW MEI KWAN
3	17 May 2022 11:21	<b>Clim Created</b>	Reg No: SLX6307H. Acct Date: 2022/05/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Zero Gravity (Kaki Bukit)	[A] HOW MEI KWAN
4	17 May 2022 11:21	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	17 May 2022 11:21	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/05/26	[A] HOW MEI KWAN
6	17 May 2022 11:21	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	17 May 2022 11:21	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	17 May 2022 11:21	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	17 May 2022 11:22	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	17 May 2022 11:22	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	26 Jul 2022 23:15	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	26 Jul 2022 23:15	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	26 Jul 2022 23:15	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2018/04/03.	[A] JOANNE LEE KHANG MIN
14	26 Jul 2022 23:15	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	28 Jul 2022 08:15	<b>Adj Mandate Request</b>	Cur.Req:4707.45:Liability: 100%(B27) *Quantum: (a)COR: \$3,900.00 + (b)LOR(8days x \$100.00): \$80 0.00 + (c)Search fee: \$7.45 = Total: \$4,707.45 *6recommendation repair days + 1Sunday + 1PRS = 8d ays *For your approval please.	[A] CHEW HSIAO TONG
16	29 Jul 2022 17:59	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/05/26	[I] Yong, Joanne
17	29 Jul 2022 17:59	<b>Adj Mandate Set</b>	Approved:4707.45.	[I] Yong, Joanne

Date From    Date To    Audit Type  

### ACTIVITY

[26/05/2022 16:36] CHEW HSIAO TONG:  
100% B27

### 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
2795066	23 May 2022 10:45:51	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLX6307H	SLA7700U	11.00
2822070	26 Jul 2022 23:15:23	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLX6307H	SLA7700U	11.00

