

# Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67527740 Fax: 67528669  
E-Mail: erofia@singnet.com.sg  
Co Registration No: 201202259N

Ref: EMT2066/22/lt/AU2539C

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

10 September 2022

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #07-16  
AIG Building  
Singapore 079120

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sir

Re: **ACCIDENT INVOLVING SNB839X AND AU2539C ON 03 MAY 2022**

We are instructed by our client Nargunan S/O Goby to claim damages against your insured SNB839X in connection with a road traffic accident on 03 May 2022 at about 12.15hrs along Pasir Ris Drive 3 with our client's motorcycle registration number AU2539C

As a result of the accident, our client's motor bike was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Final repair cost as per Surveyor's recommendation	S\$ 2,200.00
2.	Loss of Use (06 days X S\$20.00/day) Repair Day + PRI	S\$ 120.00
	Total to Claim	<u>S\$ 2,320.00</u>

Attached police investigation result and final repair bill for your early process of our claim

Kindly revert soonest

Thank you

Yours faithfully  
Erofia Motor Trading Pte Ltd

Teo Hwa Heng



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1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

Co Registration No: 201202259N

## AUTHORISATION TO ACT

I/We, Margunan s/o Goby ("the third party claimant") of  
Blk 406 Pandan Gardens #13-41 S600406 (address), owner of  
AU 2539C (vehicle no.) hereby authorize Erofia Motor Trading 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. AU 2539C That was damaged pursuant to the  
accident which occurred on 03 05 22 (date)  
along pasir Ris Drive 3 (location) involving vehicle no/s  
SNB 839X ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they  
deemed 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 - EROFIA MOTOR  
TRADING PTE LTD

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 21 (day) of 05 (month) 20 22 (year)

G. Norman \*

Signed by "the third party claimant"

(With company stamp if applicable)



[Signature]

Signed by "the workshop"

(With company stamp)

Provide always that this discharge of my  
claim for damages relating to the damage to  
my vehicle shall not prejudice or affect or  
preclude me from making a further claim for  
general and special damages for my personal  
injuries sustained in the same accident.



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

“We/I, EROFIA MOTOR TRADING 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\$2,200.00 (Repair Cost), S\$100.00 (Loss of Use/~~Rental~~), S\$ - (Disbursement) for vehicle no. AU 2539C that was damaged pursuant to the accident which occurred on 03/05/2022 (date) along PASIR RIS DR 3 INFRONT OF BLK 601 (location) involving vehicle no/s SNB 839X. This is pursuant to the inspection conducted on 24/05/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner NARGUNAN S/O GOBY (the third party claimant”) of vehicle no. AU 2539C 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 AU 2539C (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 18 (day) of 10 (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

# **EROFIA MOTOR TRADING PTE LTD** (201202259N)

1 Kaki Bukit Ave 6 #02-62  
Singapore 417883  
Tel: 67527740 Fax: 67528669  
H/P: 90696165 (Mr Teo)

## **INVOICE**

Number	Date	Page
AU2539C	10-Sep-22	1

**YOUR REF:**  
**VEHICLE NO:** AU2539C  
**MAKE/MODEL:** PIAGGIO VESPA PRIMAVERA 150ABS  
**NAME:** AIG ASIA PACIFIC INSURANCE PTE LTD  
**ADDRESS:** 78 SHENTON WAY #07-16  
AIG BUILDING  
SINGAPORE 079120

**ACCIDENT INVOLVING SNB839X AND AU2539C ON 03 MAY 2022**

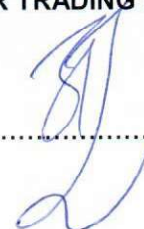
FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION **S\$ 2,200.00**

**SUB-TOTAL: S\$ 2,200.00**

SINGAPORE DOLLARS: TWO THOUSAND AND TWO HUNDRED ONLY

**TOTAL : S\$ 2,200.00**

**EROFIA MOTOR TRADING PTE LTD**



## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 3 June 2022 10:06 AM  
**To:** angullia@singnet.com.sg  
**Cc:** rnz\_94@hotmail.com  
**Subject:** <STANDARD LETTER> ACCIDENT INVOLVING SNB 839X & AU 2539C ON 03/05/2022  
**Attachments:** TP WITNESS VIDEO.mp4  
**Importance:** High

Our Ref: CC6/AIG22004887/Uga3

03 JUNE 2022

**MUSAJI BIN OSMAN ANGULLIA**  
DRIVER: MUHAMMAD RAUSYAN BIN MUSAJI ANGULLIA

Dear Sir/Madam,

### **ACCIDENT INVOLVING SNB 839X & AU 2539C ON 03/05/2022**

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 **AU 2539C**.

Based on the accident report, accident scenario and Third Party witness video, liability is down against us. Your vehicle has encroached into Third Party lane to make a sharp left turn into the minor road causing Third Party collided onto your vehicle. We will therefore proceed to negotiate for an amicable settlement with the Third Party as you are the proximate caused of the collision.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us **within 3 days** from the date of this letter together with the supporting evidence (E:g: Video Footage / Traffic Police Investigation result).

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.

**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**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108



*Save the Earth. Print only when necessary.*

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	24 May 2022 14:40	<b>Clim Dtl Modified</b>	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	24 May 2022 14:40	<b>Clim Veh Model Changed</b>	(206598) PIAGGIO VESPA PRIMAVERA 155cc 150 ABS.	[A] HOW MEI KWAN
3	24 May 2022 14:40	<b>Clim Created</b>	Reg No: AU2539C. Acct Date: 2022/05/03. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). Workshop: Erofia Motor Trading Pte Ltd - (kaki Bukit) (HQ)	[A] HOW MEI KWAN
4	24 May 2022 14:40	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	24 May 2022 14:40	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/06/02	[A] HOW MEI KWAN
6	24 May 2022 14:40	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	24 May 2022 14:40	<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	24 May 2022 14:40	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	24 May 2022 14:41	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	24 May 2022 14:41	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	25 May 2022 09:06	<b>Clim Dtl Modified</b>	Claimant's Name: - -> NARGUNAN S/O GOBY. Claimant's ID: -> S8503139B.	[A] HOW MEI KWAN
12	28 Jun 2022 11:06	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
13	28 Jun 2022 11:10	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
14	28 Jun 2022 11:19	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Yong, Joanne
15	28 Jun 2022 11:19	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Yong, Joanne
16	28 Jun 2022 11:21	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Yong, Joanne
17	02 Aug 2022 10:24	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
18	13 Sep 2022 10:10	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
19	23 Sep 2022 08:32	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
20	23 Sep 2022 08:32	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
21	23 Sep 2022 08:32	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2020/06/04.	[A] JOANNE LEE KHANG MIN
22	23 Sep 2022 08:32	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
23	24 Sep 2022 21:40	<b>Adj Mandate Request</b>	Cur.Req:2300.00:Liability: 100%(PIR against OI) *Quantum: (a)COR \$2,200.00 + (b)LOU(5days x \$20.00): \$100.00 = Total: \$2,300.00 *4 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
24	12 Oct 2022 16:18	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/06/02. Mandate Remarks: please proceed with settlement @ \$23 00 [COR- \$2200 LOU-\$100 (\$20 x 5 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
25	12 Oct 2022 16:18	<b>Adj Mandate Set</b>	Approved:2300.00:please proceed with settlement @ \$2300 [COR- \$2200 LOU-\$100 (\$20 x 5 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
26	12 Oct 2022 16:20	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2022/06/02. Mandate Remarks: please proceed with settlement @ \$2300 [COR- \$2200 LOU-\$100 (\$20 x 5 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

AUDIT TRAIL				
No.	On	Audit	Remarks	By
27	12 Oct 2022 16:20	Adj Mandate Set	Approved:2300.00:please proceed with settlement @ \$2300 [COR- \$2200 LOU-\$100 (\$20 x 5 days)] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From

Date To

Audit Type

None

Go

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
2795804	24 May 2022 14:42:25	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	AU2539C	HOW MEI KWAN	xx.xx
2797246	27 May 2022 12:30:08	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	AU2539C	SNB839X	11.00
2846722	23 Sep 2022 08:32:47	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	AU2539C	SNB839X	11.00