

## Hsiao Tong (LKKAUTO)

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**From:** jouis <jouis@jinauto.com.sg>  
**Sent:** Thursday, 28 July 2022 4:03 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: : Accident Involving Vehicle SLU2407U and SKN8778H (AIG INSURED )  
ON30/06/2022 \*\*\* LKK REF: CC6/AIG22006311/Upa3  
**Attachments:** SLU2407U.pdf

Without Prejudice

Dear Hsiao Tong,

We refer to your email dated Tuesday, 19 July 2022

We submit our claim as follow :

Repair cost S\$321.00  
Loss of use S\$ 200.00

Please let us have your offer to settle

Thank you & Best Regards,  
Jouis Seow  
Jin Auto Services Pte Ltd  
Blk 14 #01-412 Defu Lane 10  
Singapore 539195.

Tel : (65) 62898126  
Fax : (65) 62870590  
Email : [jouis@jinauto.com.sg](mailto:jouis@jinauto.com.sg)

# JIN AUTO SERVICES PTE LTD

## Acknowledgement

Accident involving SLN 2467U & SKN 8778H on 30/6/2022.  
Along BKK 121 Paya Lebar Way Open Corporate.

1. I/We, Leng Hock Heng Danny the owner of  
Vehicle Registration Number: SLN 2467U have been advised by Jin Auto Services Pte Ltd  
and understand the content of **my/our** motor claim as specify herein:

Type of Claim : ☐ Claim Own-Policy Only  
☒ Direct Settlement With Third Party Insurer

2. The compulsory Policy Excess:       /       stated in **my/our** Motor Policy is applicable  
for own damage claim.
3. You have **my/our** full authority to negotiate a settlement with the third party and/or his/her/their  
insurers on such terms as you deem fit. Upon settlement of **my/our** claim, you are authorized to  
sign any Discharge Voucher or any document to confirm **my/our** acceptance of the settlement as  
full and final discharge of **my/our** claim, on **my/our** behalf.
4. **Loss Of Use and Cost Of Rental** shall be computed in accordance to the number of days as  
recommended by the surveyor and the benchmark rates published in State Court Practice Direction  
for Non-Injury Motor Accident (NIMA) Claims.
5. **I am/We are** fully aware that Jin Auto Services Pte Ltd is assisting **me/us** in **my/our** Third Party  
Claim, **I/We** shall release Jin Auto Services Pte Ltd against any liability, loss claim or proceedings  
which may arise out of or in the course of or by reason of execution of the services.
6. In the event that Third Party Insurer is not prepared to settle the claim due to breach of policy or  
other reasons, you may without referring to **me/us** to commence legal proceedings against Third  
Party on **my/our** behalf to recover the damages. **I/We** shall render **my/our** co-operation for the  
legal claim process. The entire amount claimed shall belong and make payable to **Jin Auto  
Services Pte Ltd** absolutely.

Signed By :



Name: Leng Hock Heng Danny  
NRIC No: S8219076G  
Date: 01-07-2022

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

“We/I, **JIN AUTO SERVICES 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\$440.00** (Global Sum) for vehicle no. **SLU 2407U** that was damaged pursuant to the accident which occurred on **30/06/2022** (date) along **BLK 121 PAYA LEBAR WAY OPEN CARPARK** involving vehicle no/s **SKN 8778H**.

This is pursuant to the inspection conducted on **25/07/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **LENG HOCK HENG DANNY** (“the third party claimant”) of vehicle no. **SLU 2407U** 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 **SLU 2407U** (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 27 (day) of DEC (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 13 July 2022 3:32 PM  
**To:** 'MIKE@SLEEPPOST.COM'  
**Subject:** Claim Notification - ACCIDENT INVOLVING SKN 8778H(AIG) AND SLU 2407U AT/ALONG PAYA LEBAR WAY CAR PARK SINGAPORE ON 30/06/2022  
**Attachments:** TP VIDEO(FRONT).mp4

13 July 2022

**Mr Tan Lip Hong** *[By Email Only]*

Dear Sir/Madam,

**You Ref: SKN8778H**

**Our Ref: CC6/AIG22006311/Upa3**

**ACCIDENT INVOLVING SKN 8778H(AIG) AND SLU 2407U AT/ALONG PAYA LEBAR WAY CAR PARK SINGAPORE ON 30/06/2022**

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 SLU2407U against your insurance policy.

Based on all available information on hand, we are of the view that we do not have a good defense towards the claim submitted by third party (SLU2407U). Attached here with a copy of video from car camera of SLU2407U for your easy reference. From third party video, we observe that third party had stopped with his intention to do parking. Your vehicle was squeezing from the left and collided onto third party stationary vehicle.

Therefore, we are of the view that liability is not in your favour and 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. Please be assured that we will do our due diligence to mitigate the 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.

*"The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party."*

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	01 Jul 2022 18:06	<b>Clm Dtl Modified</b>	Claimant's Name: -> LENG HOCK HENG DANNY. Claimant's ID: -> SXXXX076G.	[A] HOW MEI KWAN
2	01 Jul 2022 18:06	<b>Clm Veh Model Changed</b>	(202610) MERCEDES-BENZ C180K 1.6 (A).	[A] HOW MEI KWAN
3	01 Jul 2022 18:06	<b>Clm Created</b>	Reg No: SLU2407U. Acct Date: 2022/06/30. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Jin Auto Services Pte Ltd (Defu)	[A] HOW MEI KWAN
4	01 Jul 2022 18:06	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Jul 2022 18:06	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/07/13	[A] HOW MEI KWAN
6	01 Jul 2022 18:06	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Jul 2022 18:06	<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	01 Jul 2022 18:06	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	01 Jul 2022 18:06	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	01 Jul 2022 18:06	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	04 Jul 2022 21:30	<b>Clm Registration Modified</b>	Acct Time:21:00:00->21:30:00.	[I] AIG OneClaim Integration User
12	19 Jul 2022 09:48	<b>Video Downloaded</b>	Downloaded TP VIDEO(FRONT)	[A] CHEW HSIAO TONG
13	19 Jul 2022 09:48	<b>Video Downloaded</b>	Downloaded TP VIDEO(REAR)	[A] CHEW HSIAO TONG
14	25 Aug 2022 11:52	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	25 Aug 2022 11:52	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	25 Aug 2022 11:52	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2009/10/27.	[A] JOANNE LEE KHANG MIN
17	25 Aug 2022 11:52	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
18	26 Aug 2022 10:04	<b>Adj Mandate Request</b>	Cur.Req:481.00:Liability: 100%(Third party had stopped with his intention to do parking. OI was squeezing from the left and collided onto third party stationary vehicle.) *Quantum: (a)CORw/GST: \$321.00 + (b)LOU(2days x \$80.00): \$160.00 = Total: \$481	[A] CHEW HSIAO TONG
19	08 Sep 2022 09:48	<b>Video Downloaded</b>	Downloaded TP VIDEO(REAR)	[I] Ler, Bernard-JQ
20	08 Sep 2022 09:49	<b>Video Downloaded</b>	Downloaded TP VIDEO(FRONT)	[I] Ler, Bernard-JQ
21	08 Sep 2022 09:54	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/07/13. Mandate Remarks: subject to all docs in place and OI is cleared.	[I] Ler, Bernard-JQ
22	08 Sep 2022 09:54	<b>Adj Mandate Set</b>	Approved:481.00:subject to all docs in place and OI is cleared.	[I] Ler, Bernard-JQ

Date From   Date To   Audit Type  

### ACTIVITY

[18/07/2022 14:33] CHEW HSIAO TONG:  
Called OI, Mr Tan. Confirm accident. Advised him that 3rd party video shows that TP had stopped with his intention to do parking, OI try to squeeze from the left and grazed TP car. OI understand that liability is not in his favour. Agreed to let insurer to handle & settle at best.  
[18/07/2022 14:02] CHEW HSIAO TONG:  
Called OI, Mr Tan. Not pick up.

### 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
2813113	01 Jul 2022 18:12:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLU2407U	SKN8778H	11.00
2816908	13 Jul 2022 14:46:22	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLU2407U	CHEW HSIAO TONG	xx.xx
2816909	13 Jul 2022 14:46:23	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLU2407U	CHEW HSIAO TONG	xx.xx
2834366	25 Aug 2022 11:52:50	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLU2407U	SKN8778H	11.00