

To: **India International Insurance Pte Ltd**
64 Cecil Street #04/#05
IOB Building
Singapore 049711

Attn: **Motor Claims Department**

Date: 1st September 2022

Dear Sir/Madam,

Claimant: **Shie Ming Khang**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 09/07/2022 at along Clementi Avenue 6, near Blk 304 involving our client's vehicle registration number SKP 8836 M and vehicle registration number SJL 8285 K 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	\$8,700.00
2) Loss of Rental (SGD\$120.00 x 16Days)	\$1,920.00
3) LTA Search Fee	\$7.45
4) Purchase of GIA Report	\$31.00
5) Towing Fee	\$120.00

Total : **\$10,778.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Agreement
- LTA Search Fee Receipt
- Purchase of GIA Report Receipt
- Towing Chit

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, Eunos Spring
#08-1339 Singapore 470130
Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com

**LETTER OF AUTHORIZATION**

Accident on 09/07/2022 @ 12:00 along Clementi Ave 6, near BIK 304.
Involving vehicles SKP8836M and SJL8285K.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SKP8836M at my request, I/We, Shie Ming Kheng ("the claimant") of 19 Eng Kong Crescent, S1599414 (address) bearing NRIC No S7817334C the owner of motor vehicle no SKP8836M, 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 09 day of 07 (month) 20 22 (year)

Signed by "the claimant"

Name: Shie Ming Kheng

NRIC No: S7817334C



Signed by Zoom Autowerks Pte Ltd

Name: Lin Cai

EXPRESS SETTLEMENT

DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MFL2022D0003666
Claimant Ref: SKP8836M

We/I, Zoom Autowerks Pte Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 10,300.00 (^{Global Sum} ~~(Repair Cost)~~, S\$ ~~_____~~ (~~Loss of use/rental~~), S\$ ~~_____~~ (~~Search fee~~), vehicle no. SKP8836M that was damaged pursuant to the accident which occurred on 09/07/2022 (date) at CLEMENTI AVE 6 (location) involving vehicle no. SJL8285K (insured vehicle). This is pursuant to the inspection conducted on 12/07/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner SHIE MING KHANG ("the third party claimant") of vehicle no. SKP8836M to 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to SKP8836M (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims 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.

We/I authorize you to pay the total amount of S\$ 10,300.00 to Zoom Autowerks Pte Ltd.

Dated this 18 day of December 2022.

CLAIMANT:

Signature: _____


Name: _____

NRIC: _____

Address: _____

Nationality: _____

Occupation: _____


Signed by "the workshop" (with chop)
Elin Cai
Q89014991

WITNESS:

Signature: _____

Name: _____

NRIC: _____

Address: _____

Nationality: _____

Occupation: _____


CKC

Signed by appointed Surveyor

LKK Auto Consultants Pte Ltd

199607198R

51 Ubi Avenue 1

#01-25 Paya Ubi Ind. Park S(408933)

**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: **India International Insurance Pte Ltd**
64 Cecil Street #04/#05
IOB Building
Singapore 049711

Invoice No. : ZI0000901
Date : 23/9/2022
VRN : SKP 8836 M
Make & Model : Toyota Altis
DOA : 9/7/2022
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions Loss of Rental LTA Search Purchase of GIA report Towing Fee			10,300.00

TOTAL : **\$10,300.00**

All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD** "

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G



(by Zoom Autowerks Pte Ltd)

CARS FOR RENT (2016) PTE LTD

Mailing Address:
10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874
Tel Nos.: +65 6970 9119 / 6789 5155
Co. Reg'n No.: 201609732N
GST Reg'n No.: 201609732N

Tax Invoice #: E2208100
Date: 11-08-22

1

Bill To:

Ship To:

Zoom Autowerks
For the account of:
Shie Ming Khang
S7817334C
19 Eng Kong Crescent
599414

Zoom Autowerks
For the account of:
Shie Ming Khang
S7817334C
19 Eng Kong Crescent
599414

Description	Amount	Job No.
Vehicle Rental for Period 09.07.2022 to 25.07.2022 (Billing for days 16 X \$120.00/per day) (Vehicle No.: SKP8836M)	\$1,920.00	SJS1930R SR

Your Order #: 20388

			Terms: Net 30th after	GST:	\$125.61
COMMENT	CODE	RATE	GST	SALE AMOUNT	Total Inv Amt:
	SR	7%	\$125.61	\$1,794.39	Amount Applied:
					Balance Due:
					\$1,920.00



CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com


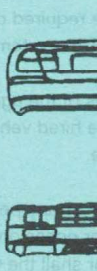
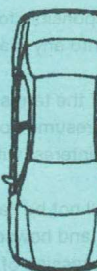

No: 20388

zoom

ROC/GST No: 201609732N

VEHICLE RENTAL AGREEMENT

2K P8836M

HIRER'S PARTICULAR		Vehicle No: <u>SJS1930R</u> Replace Veh No:													
Name: (as in I/C) <u>Shie Ming Xiang</u>		Mileage out:													
Email:		Make & Model: <u>TOYOTA ALTIS</u> Auto / Manual													
NRIC/PASSPORT No: <u>S7817334C</u>		OUT: Date <u>9/07/2022</u> Time: <u>1:30pm</u>													
Date of Birth: <u>26/11/1978</u>		HIRE PERIOD													
Address (Res): <u>19 Eng Kong Crescent (S99414)</u>		OWN DAMAGE CLAIM Excess S\$ <u>2,000</u>													
Driving Licence No: <u>S7817334C</u> D/L Type: <u>Local</u> / International		THIRD PARTY CLAIM Excess S\$ <u>1,500</u>													
Issue Date: <u>28 Jun 2010</u>		CHARGES													
Tel: (O) _____ HP <u>90187867</u>		Daily <u>16</u> @ \$ <u>120.00</u> per day <u>1,920.00</u>													
Company Name:		Weekly @ \$ _____ per week													
Company UEN:		Monthly @ \$ _____ per month													
Company Address:		Others @ \$ _____													
ADDITIONAL DRIVER'S PARTICULARS		Delivery Service													
Name: (as in I/C) _____		GST													
NRIC/PASSPORT No: _____		SUB-TOTAL \$													
Date of Birth: _____		PETROL LEVEL													
Address (Res): _____		<table border="1"> <tr> <td>Out</td> <td>E</td> <td><u>1/4</u></td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td><u>1/2</u></td> <td>3/4</td> <td>F</td> </tr> </table>		Out	E	<u>1/4</u>	1/2	3/4	F	In	E	1/4	<u>1/2</u>	3/4	F
Out	E	<u>1/4</u>	1/2	3/4	F										
In	E	1/4	<u>1/2</u>	3/4	F										
Driving Licence No: _____ D/L Type: Local / International		EXTENSION													
Issue Date: _____		Misc.													
Tel: (O) _____ HP _____		GST <u>Ind 790</u>													
VEHICLE CHECK LIST		TOTAL CHARGES <u>1,920.00</u>													
<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>INDICATE:</p> <p>D - DENTS</p> <p>S - SCRATCHES</p> <p>A - ACCIDENTS</p> </div> <div style="text-align: center;"> <p>BACK</p>  <p>RIGHT</p> </div> <div style="text-align: center;">  <p>FRONT</p> </div> <div style="text-align: center;">  <p>TOP</p> </div> <div style="text-align: center;">  <p>LEFT</p> </div> </div>		Rented out by:													
		Hirer's Signature <u>[Signature]</u>													
		Addition Driver's Signature _____													

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY AND BE RESPONSIBLE FOR THE INSURANCE EXCESS. IF THERE IS BODILY INJURIES, POLICE REPORT MUST BE MADE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
<u>26/10</u>					<u>[Signature]</u>

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 11 Jul 2022 / 11:43:19

Receipt Date/Time : 11 Jul 2022 / 11:43:19

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220711-000498

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 - SJL8285K				
As at 09 Jul 2022/12:00:00				
Insurance Co: INDIA INT'L INS PTE LTD				
1	Insurance Enquiry - SJL8285K Enquiry Fee 20220711114205140764	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
526471XXXXXX0962		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.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 21/07/2022

Your Ref No: SKP8836M

Dear Sir/Madam,

Date of Accident: 09/07/2022 00:00 (SGT)

Vehicle No: SKP8836M

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SJL8285K	Singapore	(31.00)	1	(28.97)
GST Amount				(2.03)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.



AUTOW Recovery Services

Hotline: +65 9392 4545

Email: info.autow@gmail.com

8 Kaki Bukit Avenue 4, #08-41 Premier @ Kaki Bukit, Singapore 415875
ROC: 53347242C

CASH ORDER / WORK ORDER

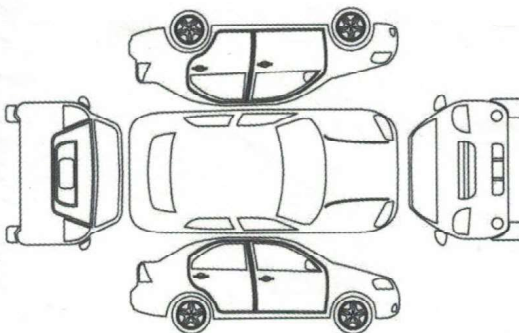
No. A 14104

Service Date: 9/7/12 Time Received: 1230
Member Name: Cash Time Arrived: 1330
NRIC No.: _____ Time Completed: 1530
Contact No.: 9450 7920 From: Clementi Ave 6
Car Reg No.: SKP 8836 M To: #01-53 Bartley Biz Centre
Car Make/Model: Auris Tow Truck No.: YN62307
Remarks: _____ Amount: \$120
Cash / Credit

ADDITIONAL CHARGES:

- ☐ Dolly Wheels / Flat Bed
- ☐ Basement / Multi Storey
- ☐ Crane up / Bogged
- ☐ Causeway / Second Link
- ☐ Low Body Kit
- ☐ Collection of Key
- ☐ ERP / Carpark _____

BODY & PAINT CONDITION:



[Signature]
Tow Diver's Name & Signature

Member's Name & Signature

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damage or other misdeemeanour to your vehicle / asset whilst being towed.

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	12 Jul 2022 14:04	Clim Dtl Modified	Claimant's Name: -> SHIE MING KHANG. Claimant's ID: -> S7817334C.	[A] HOW MEI KWAN
2	12 Jul 2022 14:04	Clim Veh Model Changed	(205469) TOYOTA COROLLA ALTIS 1.6 CVT (A).	[A] HOW MEI KWAN
3	12 Jul 2022 14:04	Clim Created	Reg No: SKP8836M. Acct Date: 2022/07/09. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Zoom Autowerks Pte Ltd (Bedok)	[A] HOW MEI KWAN
4	12 Jul 2022 14:04	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	12 Jul 2022 14:04	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/07/21	[A] HOW MEI KWAN
6	12 Jul 2022 14:04	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 Jul 2022 14:05	Label Added	(30653):Direct Settlement.	[A] HOW MEI KWAN
8	12 Jul 2022 14:05	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
9	13 Jul 2022 15:30	TP Ins Updated	TPPolNo:300471697 -> B300471697QMX.	[A] HOW MEI KWAN
10	15 Jul 2022 17:20	Adj Mandate Request	Cur.Reg:0.00:PODS Liability: 100% B27 Remark: Insured driver rear-ended third party.	[A] CHEW HSIAO TONG
11	18 Jul 2022 09:48	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/07/21	[I] Priya
12	18 Jul 2022 09:48	Adj Mandate Set	Approved:0.00.	[I] Priya
13	24 Aug 2022 11:03	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	24 Aug 2022 11:03	Clim Dtl Modified	Insured Name: -> -. Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	24 Aug 2022 11:03	Clim Dtl Modified	JPJ Reg. Date: -> 2014/09/26.	[A] JOANNE LEE KHANG MIN
16	24 Aug 2022 11:03	Clim Details Notified		[A] JOANNE LEE KHANG MIN
17	02 Sep 2022 16:17	Adj Mandate Request	Cur.Reg:10358.45:PODS Liability: 100%(B27) *Quantum: (a)COR: \$8,700.00 + (b)LOR(15days x \$100.00): \$1,500.00 + (c)Search fee: \$7.45 +(d)Towing Fee:\$120.00 = Total: \$10,327.45 *12 r ecommendation repair days + 3Sunday = 15days *For your approval	[A] CHEW HSIAO TONG
18	02 Sep 2022 16:30	Adj Mandate Set	Approved:10358.45.	[I] Priya

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
2816377	12 Jul 2022 15:32:19	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	SKP8836M	SJL8285K	11.00
2833672	24 Aug 2022 11:03:22	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKP8836M	SJL8285K	11.00

