

## Asher Sng (LKKAUTO)

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**From:** jouis <jouis@jinauto.com.sg>  
**Sent:** Monday, 22 August 2022 11:22  
**To:** Mei Kwan (LKKAUTO); Asher Sng (LKKAUTO)  
**Subject:** RE: Accident Involving Vehicle GBJ2741E and GBB7424E (AIG INSURED ) On 07/07/2022 \*\*\* LKK REF: CC6/AIG22006676/ea3  
**Attachments:** NCSL2022\_030 Jin Auto Services Pte Ltd\_27-30Jul'22 (1).pdf; GBJ2741 LOA AND REPAIR BILL.pdf

Without Prejudice

Dear Asher

We submit our claim as follow :

Repair cost S\$ 1579.76

Rental S\$ 270.00

Total S\$ 1849.76

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)

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**From:** Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]  
**Sent:** Thursday, 14 July 2022 6:10 PM  
**To:** Jin <jin@jinauto.com.sg>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Cc:** 'Jouis Seow (Jin Auto)' <jouis@jinauto.com.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Accident Involving Vehicle GBJ2741E and GBB7424E (AIG INSURED ) On 07/07/2022 \*\*\* LKK REF: CC6/AIG22006676/ea3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.

# JIN AUTO SERVICES PTE LTD

## Acknowledgement

Accident involving G1BJ 2741 E & G1BB 7424 E on 7/7/2022  
Along Queensway Shipping Canal

1. I/We, Ban Hock Hin Company Pte Ltd the owner of  
Vehicle Registration Number: G1BJ 2741 E 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 :

Tan Choe Lou



Name: Tan Choe Lou  
NRIC No: G7715235R  
Date: 13/07/2022

**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\$1,579.76** (Repair Cost), **S\$270.00** (Loss of Use/Rental), for vehicle no. **GBJ2741E** that was damaged pursuant to the accident which occurred on **07/07/2022** (date) along **ALEXANDRA LOADING/UNLOADING** (location) involving vehicle no/s **GBB7424E**. This is pursuant to the inspection conducted on **28/07/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **BAN HOCK HIN COMPANY PTE LTD** (the third party claimant”) of vehicle no. **GBJ2741E** 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 **GBJ2741E** (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 08 (day) of June (month) **20**23 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

# JinAuto

## JIN AUTO SERVICES PTE LTD

Blk 14 #01-412 Defu Lane 10 Singapore 539195

Tel: 6289 8126 (24 hrs) Fax: 6287 0590

Email: jin@jinauto.com.sg

Company Reg. No: 200704370C GST Reg. No: 200704370C

### TAX INVOICE

M/s Alb Asia Pacific Insurance Pte Ltd

Invoice No: **19014**

Vehicle No: 6BJ 2741E

Date: 22/8/2022

Quantity	DESCRIPTION	Amount
	Date of Accident: 7/7/2022	
	Paints by Puts repair	\$1476-42
		7

N.B No responsibility will be accepted for any loss or damage to any Vehicles or parts left in this workshop for any reason whatsoever.

E. & O. E.

ADD GST

\$ 103-34

TOTAL

\$ 1579-76.

  
JIN AUTO SERVICES PTE LTD

Payment via Bank:

PayNow UEN: 200704370C

Fund Transfer: UOB 344-301-2786

\*Please indicate Invoice No.



NLS CHARTER SERVICES PTE LTD

### VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		CHARGES		AMOUNT S\$				
Hirer's Name:		Daily	\$	per day	\$			
Co. Reg No:		Weekly	\$	per week	\$			
Address (Office):		Monthly	\$	per month	\$			
Tel:		Hours	\$	per hour	\$			
		(O) Others	\$		\$			
<b>DRIVER'S PARTICULAR</b>		CDW	\$	per day/month	\$			
Driver's Name:	LEE BIAN SIN	PAI	\$	per day/month	\$			
NRIC/Passport No:		Delivery Service			\$			
Nationality:		<b>SUB-TOTAL</b>						
Occupation:	OUTDOOR							
Driving Exp:	27 YEARS, 10 MONTHS.	<b>PETROL LEVEL</b>						
Driving License No:		OUT	E	1/4	1/2	3/4	F	\$
Class/Type:	Local/International	IN	E	1/4	1/2	3/4	F	\$
Issue Date:								
Date of Birth:	22/11/1969							
Tel:	83715475							
<b>VEHICLE'S PARTICULAR</b>		<b>TOTAL AMOUNT</b>						
Vehicle Reg No:	Replace Veh No:	<b>REFUNDABLE DEPOSIT</b>						
Mileage Out:	Mileage Out:	<b>PAYMENT RECEIVED BY</b>						
Make & Model:	Auto/Manual:							
Out Date:	Time:							
Hire/Period Expiry	Group:							
Collision Damage Waiver	Excess							
Personal Incident Insurance	YES/NO							

#### TERMS AND CONDITIONS

- \* NLS Charter Services Pte Ltd shall not be responsible for any loss or expenses its vehicle breaks down mechanically or accidentally.
- \* Vehicle must be returned in a clean condition or min \$30.00 will be charged for maintenance.
- \* Driver is responsible to check the water and engine oil daily.
- \* At all time if the vehicle found without sufficient oil and radiator water, the deposit will be forfeited and hirer have to pay the full amount for cost of repair and loss of use.
- \* Vehicle shall be operated by the hirer and authorised driver named above.
- \* Hirer and his authorised driver jointly and severally declare that the vehicle will not be used for any unlawful purpose (ie smuggling) which will result in its forfeiture by the relevant authorities. When this happens the hirer guarantor and his authorised driver shall pay to NLS Charter Services Pte Ltd the full value of the vehicle at the time of the loss including all hire charges and expenses payable to NLS Charter Services Pte Ltd.
- \* It is essential that the vehicle be returned to us no later than the date and time stated above. On the expiration of that period all third party or the insurance cover ceases to be effective. The rented vehicle shall be considered lost or stolen if it is not returned within twenty four (24) hours after the expiry date and time.
- Insurance Coverage: ~~THIRD PARTY ONLY~~ Comprehensive Section 1 = \$2,000
- \* Compulsory Insurance Claim Excess of Section 2: ~~\$53,000.00~~ \$1,500
- \* Additional Insurance Excess of \$53,000.00 for Section 2 will be imposed for work permit & S Pass holder; young & inexperienced driver aged between 21 to 25 years old and/or with driving experience less than 2 years, drivers aged between 66 to 70 & with more than 2 year driving experience.
- \* Declined drivers: Driver with less than 1 year driving experience; aged 20 years old and below; aged 70 years old and above.
- \* Excess Amount had to make in full on the accident reporting date Hirer and Driver shall take full responsible for any own damage, third party claim and loss of use of any invalid driving experience or age.
- \* The Insurance is not covered if the hirer/driver did not report any accident within 24 Hours or insurance excess is not made to NLS Charter Services Pte Ltd within 7days.

#### IMPORTANT

1. Only person above 23 years of age with more than 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
2. All parking and traffic violations are the responsibility of the hirer. An administrative charge will be levied on any traffic violations redirected.
3. The hirer shall be liable for excess charges for any late return at the rate shown per hour or per day, inclusive of cdw and/or pai where applicable.
4. In case of accident, the hirer shall report to rental office immediately. If there is bodily injuries, a police report must be made within 24 hours.
5. Vehicle is strictly for usage in Singapore only and may not be driven out of Singapore without consent of the company.

I/we declare that the above information are true. I/we have read the terms and conditions herein and those attached to the reverse page of this agreement and agree to them. I/We declare that I/we are not undischarged bankrupt or of unsound mind.

**HIRER'S SIGNATURE**

**DRIVER'S SIGNATURE**

NAME:  
NRIC:

NAME:  
NRIC:

Return of vehicle - the hirer/driver is required to sign in the column "signature of hirer/driver" failing which the day and time inserted below shall deemed to be the day and time the vehicle is returned to NLS Charter Services 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	
					SIGNATURE OF HIRER/DRIVER

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 29 September 2022 16:04  
**To:** ENQUIRY@WHF-SG.COM  
**Subject:** ACCIDENT INVOLVING GBB 7424E AND GBJ 2741E ON 07/07/2022

**Our Ref: CC6/AIG22006676/Uea3**

29 September 2022

**WEI HSING FOOD (S) PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBB 7424E AND GBJ 2741E ON 07/07/2022**

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.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

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.



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	14 Jul 2022 14:13	<b>Clm Dtl Modified</b>	Claimant's Name: -> BAN HOCK HIN COMPANY PTE LTD. Claimant's ID: -> 1 XXXXX288K.	[A] HOW MEI KWAN
2	14 Jul 2022 14:13	<b>Clm Veh Model Changed</b>	(206785) NISSAN NV350 2.5 PANEL VAN 5AT 5DR (A).	[A] HOW MEI KWAN
3	14 Jul 2022 14:13	<b>Clm Created</b>	Reg No: GBJ2741E, Acct Date: 2022/07/07. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: EQ Insurance Company Ltd (H Q). Workshop: Jin Auto Services Pte Ltd (Defu)	[A] HOW MEI KWAN
4	14 Jul 2022 14:13	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	14 Jul 2022 14:13	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/07/25	[A] HOW MEI KWAN
6	14 Jul 2022 14:13	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	14 Jul 2022 14:13	<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	14 Jul 2022 14:13	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	14 Jul 2022 14:14	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	14 Jul 2022 14:14	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	10 Oct 2022 16:39	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	10 Oct 2022 16:39	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	10 Oct 2022 16:39	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/03/11.	[A] JOANNE LEE KHANG MIN
14	10 Oct 2022 16:39	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	18 Oct 2022 14:49	<b>Adj Mandate Request</b>	Cur,Req:1849.77:Liability: 100% (BOLA 22) *Quantum: \$1,849.77 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
16	20 Oct 2022 16:43	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/07/25. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
17	20 Oct 2022 16:43	<b>Adj Mandate Set</b>	Approved:1849.77:Subject to all docs in place.	[I] Ler, Bernard-JQ
18	10 Feb 2023 16:08	<b>Adj Mandate Request</b>	Cur,Req:1849.77:Re-seek mandate for LOR Liability: 100% (BOLA 22) *Quantum: \$1,849.77(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
19	01 Mar 2023 16:26	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2022/07/25. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
20	01 Mar 2023 16:26	<b>Adj Mandate Set</b>	Approved:1849.77:Subject to all docs in place.	[I] Ler, Bernard-JQ

Date From     Date To     Audit Type  

**ACTIVITY**

[10/02/2023 16:04] Ezlyna:

Uploaded documents such as "Revised Letter of Demand" for LOR with Rental Agreement & Invoice.

**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
2819106	19 Jul 2022 15:46:45	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBJ2741E	GBB7424E	11.00
2853940	10 Oct 2022 16:39:55	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBJ2741E	GBB7424E	11.00