

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

Attn: **Motor Claims Department**

Date: 10th October 2022

Dear Sir/Madam,

Claimant: **Lum Lye Yoong**

"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 Ang Mo Kio Central 2 Carpark involving our client's vehicle registration number SKV 4294 X and vehicle registration number SJX 5310 C 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	\$6,000.00
2) Loss of Use (SGD\$80.00 x 12Days)	\$960.00
3) Insurance Search	\$2.00

Total : **\$6,962.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Satisfaction Voucher endorsed by Claimant
- Insurance Search Receipt

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

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com

**LETTER OF AUTHORIZATION**

Accident on 09/07/2022 12:40 along Ang Mo Kio Central 2 Carpark.
Involving vehicles SKV 4294X & SJX 5310C

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SKV 4294X at my request, I/We, Lum Lye Yoon ("the claimant") of 505 Serangoon North Ave 4 #09-460 S. 550505 (address) bearing NRIC No S6929574F the owner of motor vehicle no SKV 4294X, 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)

x

Signed by "the claimant"

Name: LUM LYE YOON

NRIC No: S6929574F



Signed by Zoom Autowerks Pte Ltd

Name: ETIN Cui

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

"We/I, **ZOOM AUTOWERKS 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\$6,000.00** (Repair Cost), **S\$360.00** (Loss of Use/~~Rental~~), **S\$2.00** (Disbursement) for vehicle no. **SKV4294X** that was damaged pursuant to the accident which occurred on **09/07/2022** (date) along **725 ANG MO KIO AVE 6, ANG MO KIO CENTRAL 2 OPEN CARPARK** (location) involving vehicle no/s **SJX5310C**. This is pursuant to the inspection conducted on **14/07/2022** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **LUM LYE YOONG** (the third party claimant") of vehicle no. **SKV4294X** 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 **SKV4294X** (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 11 (month) 2022 (year)



CKC

Signed by appointed surveyor



Signed by "the workshop" (with chop)

**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: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

Invoice No. : ZI0000936
Date : 27/11/2022
VRN : SKV 4294 X
Make & Model : Peugeot 3008
DOA : 9/7/2022
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			6,000.00
2	Loss of Use			360.00
3	Insurance Search			2.00

TOTAL :	\$6,362.00
----------------	-------------------

I agree to the price as listed above and confirm that goods are received in good condition.

(Customer's Signature)



(by Zoom Autowerks Pte Ltd)

**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

PROFORMA INVOICE

PF No. : ZP0000706
Date : 10/10/2022
VRN : SKV 4294 X
Make & Model : Peugeot 3008
DOA : 9/7/2022
Terms : COD

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			6,000.00
2	Loss of Use (\$80.00 x 12Days)			960.00
3	Insurance Search			2.00

TOTAL :	\$6,962.00
----------------	-------------------

I agree to the price as listed above and confirm that goods are received in good condition.

(Customer's Signature)

(by Zoom Autowerks Pte Ltd)


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SJX5310C

Date of Accident

09/07/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**

Period of Insurance **22/06/2022 - 21/06/2023**

Requested By **Elin Cai (Zoom Autowerks Pte ...**

Requested Date **13/07/2022 12:18**

Payment details

Request Amount: **S\$1.87**

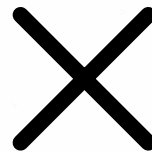
GST Amount: **S\$0.13**

Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**



SATISFACTION VOUCHER

I / We, lum lye tooong hereby confirm that repairs to my / our
vehicle no. SKV4294X have been completed to my / our satisfaction and
that I / we have collected my / our said vehicle on the under-mentioned date.

Date in:

13/07/2022

Date out:

25/07/2022

x 

Owner's Signature

Name: lum lye tooong

NRIC No.: S6929574F

Date: 25 July 2022

Time:

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 10 October 2022 11:59 AM
To: chenhuei.ng@hotmail.com
Subject: ACCIDENT INVOLVING SJX5310C (AIG) / SKV4294X/ OTHERS AT/ALONG ANG MO KIO CENTRAL 2 OPEN CAR PARK ON 09/07/2022

Ng Chen Huei [By Email Only]

Dear Sir/Madam,

You Ref: SJX5310C

Our Ref: CC6/AIG22006681/Uga3

ACCIDENT INVOLVING SJX5310C (AIG) / SKV4294X/ OTHERS AT/ALONG ANG MO KIO CENTRAL 2 OPEN CAR PARK ON 09/07/2022

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 SKV4294X against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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 |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	14 Jul 2022 15:07	Clm Dtl Modified	Claimant's Name: -> LUM LYE YOONG. Claimant's ID: -> S6929574F.	[A] HOW MEI KWAN
2	14 Jul 2022 15:07	Clm Veh Model Changed	(207309) PEUGEOT 3008 1.2 EAT8 ACTIVE PREMIUM (A).	[A] HOW MEI KWAN
3	14 Jul 2022 15:07	Clm Created	Reg No: SKV4294X. Acct Date: 2022/07/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: HL Assurance Pte Ltd (HQ). Workshop: Zoom Autowerks Pte Ltd (Bedok)	[A] HOW MEI KWAN
4	14 Jul 2022 15:07	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	14 Jul 2022 15:07	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/07/25	[A] HOW MEI KWAN
6	14 Jul 2022 15:07	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	14 Jul 2022 15:07	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	14 Jul 2022 15:07	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	14 Jul 2022 15:07	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	14 Jul 2022 15:07	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	11 Oct 2022 16:41	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	11 Oct 2022 16:41	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	11 Oct 2022 16:41	Clm Dtl Modified	JPJ Reg. Date: -> 2021/03/26.	[A] JOANNE LEE KHANG MIN
14	11 Oct 2022 16:41	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	18 Oct 2022 10:04	Adj Mandate Request	Cur.Reg:6722.00:Liability: 100% (BOLA 24) *Quantum: \$6,722.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
16	19 Oct 2022 17:47	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/07/25. Mandate Remarks: Subj to all docs/billings verified in order and PRI notice furnished, SAB.	[I] Tan, Bennie-WZ
17	19 Oct 2022 17:47	Adj Mandate Set	Approved:6362.00:Subj to all docs/billings verified in order and PRI notice furnished, SAB.	[I] Tan, Bennie-WZ
18	19 Oct 2022 17:55	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/07/25. Mandate Remarks: Subj to all docs/billings verified in order and PRI notice furnished, SAB. TP LOA to redo.	[I] Tan, Bennie-WZ
19	19 Oct 2022 17:55	Adj Mandate Set	Approved:6362.00:Subj to all docs/billings verified in order and PRI notice furnished, SAB. TP LOA to redo.	[I] Tan, Bennie-WZ

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
2818782	19 Jul 2022 00:50:20	TP Case (Insurer)	Motor	LKK Auto Consultants	AIG Asia Pacific	SKV4294X	SJX5310C	11.00

				Pte Ltd	Insurance Pte. Ltd. (Express)			
2854568	11 Oct 2022 16:41:49	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKV4294X	SJX5310C	11.00