

**Main Branch**

🏠 10 Kaki Bukit Road 2
#01-28 /29 First East Centre
Singapore 417868
☎ +65 6635 7111 📠 +65 6635 7112

East Coast Branch

🏠 Shell Autoserv @ Siglap
40 Upper East Coast Road
Singapore 455212
☎ +65 6977 7117

Date: 18/8/202

Our Ref: SLK9187k

AIG Asia Pacific Insurance Pte. Ltd.

By email

Attn: Motor Claims Department

Dear Sir/ Ma'am,

RE: ACCIDENT INVOLVING SLK9187K & SMF6396H on 09/07/2022 @ 0930

We are writing on behalf of **Shirlyn EE**, the registered owner of motor vehicle number **SLK9187K** which was involved in the aforementioned accident.

Our customer's vehicle was damaged due to your insured/authorized driver's negligence in the driving, control and/or management of your insured vehicle. We are instructed to claim the following expenses incurred:

1	Cost of Repairs	\$	3424.00
2	Vehicle Rental / LOU (14/7/2022 – 20/7/2022 @ \$120.00 /days)	\$	840.00
3		\$	
4		\$	
	Total:	\$	4264.00

The following supporting documents are enclosed herewith:

1. Copy of Singapore Accident Statement of **SLK9187K**
2. Copy of Certificate of Insurance
3. Copy of Letter of Authorization to act on our customer's behalf
4. Copy of Final Repair Bill

Please acknowledge receipt of this letter and the enclosed documents. We look forward to your favorable reply in the soonest.

Yours faithfully,

Nigel Ong



MIRAGE MOTORWERKZ PTE LTD

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✉ admins@miragemw.sg

🌐 www.miragemw.sg

📘 www.facebook.com/TeamMirage

Please do not hesitate to contact our @+65 9382 4402 or email claims@miragemw.sg should you have any queries on your matter. We thank you for your kind attention and appreciate your quick remittance.

Yours Faithfully,



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Letter of Authorization

ACCIDENT DETAILS		Accident Date:	9/7/2022
Vehicles Involved:	3.	Accident Time:	0930
1. SLK9187K	4.	Location:	532 Pasir Ris DB 1
2. SMF6396H	5.		car park PR3

I/We SHIRLYN MARIA EE CHWEE LIAN,

NRIC / UEN No. S1716601H,

of _____ owner of vehicle number (1) as listed above (the "Owner"), hereby authorize MIRAGE MOTORWERKZ PTE LTD to commence repairs to the said vehicle forthwith. In consideration of MIRAGE MOTORWERKZ repairing the said vehicle at my/our request and at no cost to me:

1. My/our claim is being rejected by the third party's insurer(s) for any reason; or
2. There is any dispute on quantum or liability between us and the third party's insurer(s); or
3. The third party's insurer (s) decides to indemnify only part of the claim;

I/We agreed to pay MIRAGE MOTORWERKZ all outstanding repair costs.

Should I/we be required to attend court sessions or to be interviewed by any of the investigators, I/we agreed to attend without fail.

(1) I/We hereby irrevocably authorize MIRAGE MOTORWERKZ to demand, claim, settle in any manner, receive any amount settled/payable by the insurer and/or third party or to commence legal proceedings in my name for the cost of repairs, loss of use and other incidentals, to appoint any solicitor to act on my/our behalf in respect to the claim(s) and any amount received shall belong solely to MIRAGE MOTORWERKZ and the solicitors appointed on my behalf shall accept this as my/our irrevocable authorization to pay the amount due directly to MIRAGE MOTORWERKZ after deduction of their costs.



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- (2) I/We authorize MIRAGE MOTOWERKZ to proceed with claims directly from my/our insurer on my/our behalf and undertake to pay the excess applicable, or undertake to pay MIRAGE MOTOWERKZ directly if claiming from my/our insurer is not possible, the cost of repairs and all other costs, fees and expenses incurred in pursuing the claim on my/our behalf, in the event that the contents of my/our accident report is untrue, inaccurate or not believed by the court, or that new evidence is presented against my/our favour after the date of this agreement, or that any action on my part or the part of the driver involved in the accident, undeclared before the date of this agreement, directly or indirectly causes the unenforceability or loss of the claim.
- (3) I/We undertake to inform MIRAGE MOTOWERKZ if the third party's insurer communicates with me/us directly, orally or in writing and I/We shall not accept any monies or offer of settlement from the third party's insurer(s) without first obtaining written consent from MIRAGE MOTOWERKZ.
- (4) I/We undertake to accept and sign any discharge vouchers or authorization letters from the third party insurer and appointed solicitor in relation to the claim at MIRAGE MOTOWERKZ request.
- (5) Upon settlement of the third party claim, should any monies be sent to me/us by the third party's insurer, I/We shall immediately pay MIRAGE MOTOWERKZ PTE LTD and my/our solicitor the amount due for the cost of repairs, related expenses and disbursements incurred.


Owner's Signature


For and on behalf of MIRAGE
MOTORWERKZ PTE LTD

Name: *Nigel Ong*

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

“We/I, MIRAGE MOTORWERKZ 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\$3,424.00 (Repair Cost), S\$240.00 (Loss of Use/Rental), S\$ - (Disbursement) for vehicle no. SLK 9187K that was damaged pursuant to the accident which occurred on 09/07/2022 (date) along 532 PASIR RIS DR 1 CARPARK PR3 (location) involving vehicle no/s SMF 6396H. 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 SHIRLYN MARIA EE CHWEE LIAN (the third party claimant”) of vehicle no. SLK 9187K 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 SLK 9187K (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 20 (day) of 7 (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



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To: **Ms. Shirlyn EE**

Invoice No. : **202208001**

Date : **18/08/2022**

Vehicle No. : **SLK 9187 K**

No.	Description	Qty	Unit Price	Amount
1	LUMP SUM REPAIR	1	\$ 3,200.00	\$ 3,200.00
Sub-Total				\$ 3,200.00
GST 7%				\$ 224.00
Total:				\$ 3,424.00

Payment by cheque should be crossed and made payable to **MIRAGE MOTORWERKZ PTE LTD**

Issued By: **GOH HENG LEE**



Authorised Signature

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 18 July 2022 5:34 PM
To: ISABELLE.NGOH@GMAIL.COM
Subject: Claim Notification - ACCIDENT INVOLVING SMF 6396H(AIG) AND SLK 9187K AT/ALONG 532 PASIR RIS DR 1 ON 09/07/2022

18 July 2022

NGOH ZISHAN ISABELLE

[By Email Only]

Dear Sir/Madam,

You Ref: SMF6396H

Our Ref: CC6/AIG22006767/Apa3

ACCIDENT INVOLVING SMF 6396H(AIG) AND SLK 9187K AT/ALONG 532 PASIR RIS DR 1 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 SLK9187K 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	18 Jul 2022 11:49	Clm Dtl Modified	Claimant's Name: -> SHIRLYN MARIA EE CHWEE LIAN. Claimant's ID: -> SXXXX601H.	[A] HOW MEI KWAN
2	18 Jul 2022 11:49	Clm Veh Model Changed	(205469) TOYOTA COROLLA ALTIS 1.6 CVT (A).	[A] HOW MEI KWAN
3	18 Jul 2022 11:49	Clm Created	Reg No: SLK9187K. Acct Date: 2022/07/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Mirage Motorwerkz Pte Ltd (HQ)	[A] HOW MEI KWAN
4	18 Jul 2022 11:49	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 Jul 2022 11:49	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/07/27	[A] HOW MEI KWAN
6	18 Jul 2022 11:49	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 Jul 2022 11:49	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[A] Merimen Administrator
8	18 Jul 2022 11:49	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	18 Jul 2022 11:49	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	18 Jul 2022 11:49	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	07 Sep 2022 13:45	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	07 Sep 2022 13:45	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	07 Sep 2022 13:45	Clm Dtl Modified	JPJ Reg. Date: -> 2017/02/06.	[A] JOANNE LEE KHANG MIN
14	07 Sep 2022 13:45	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	07 Sep 2022 14:50	Claim Offer Type Changed	Offer Type: Cost of Repairs->Contract Repair	[A] JOANNE LEE KHANG MIN
16	07 Sep 2022 14:50	Claim Offer Type Changed	Offer Type: Contract Repair->Cost of Repairs	[A] JOANNE LEE KHANG MIN
17	08 Sep 2022 11:34	Adj Mandate Request	Cur.Req:3724.00:Liability: 100%(B22) *Quantum: (a)CORw/GST: \$3,424.00 + (b)LOU(5days x \$60.00): \$300.00 = Total: \$3,724.00 *3 recommendation repair days + 1Sunday + 1PRS = 5days *For your approval please.	[A] CHEW HSIAO TONG
18	14 Sep 2022 15:40	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/07/27	[I] Lee, Ming-Yao
19	14 Sep 2022 15:40	Adj Mandate Set	Approved:3724.00.	[I] Lee, Ming-Yao

Date From    Date To    Audit Type 

ACTIVITY

[18/07/2022 17:36] CHEW HSIAO TONG:
100% B22

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
2820387	22 Jul 2022 00:10:51	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLK9187K	SMF6396H	11.00
2840366	07 Sep 2022 13:45:54	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLK9187K	SMF6396H	11.00

