

Our Ref : SMQ7753X / TP#1704
Your Ref : SFZ5246S / CC6/AIG22007811/Kga3

WITHOUT PREJUDICE

Date : 11TH NOVEMBER 2022

AIG ASIA PACIFIC INSURANCE PTE. LTD.
AIG BUILDING
78 Shenton Way #07-16
Singapore 079120

Attention: Motor Claims Department

**ACCIDENT INVOLVING SMQ7753X & SFZ5246S ON 07/08/2022
ALONG AMBER ROAD & MARINE PARADE ROAD**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$ 3,798.50
- Loss of Use	S\$ 640.00 (\$80.00 x 08 Days)
- LTA / GIA Search Fee	S\$ 2.00
Grand Total	S\$ 4,440.50

If you have any enquiries, please contact our representative, Mr. Joseph at 6481-1522 or email joseph@ow.sg

All payment is to be issued direct to **Optima Werkz Pte Ltd.**

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD
Encl.

This is a computer generated printout and no signature is required.

AUTHORISATION TO ACT

I/We, Kinto Singapore Pte Ltd ("the third party claimant") of
22 Sin Ming Lane #01-74 Midview City S(573969 (address), owner of
SMS7753X (vehicle no.) hereby authorize OPTIMA WERKZ PTE LTD ("the
workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of
use ("claim") for my vehicle no. SMS7753X that was damaged pursuant to the accident
which occurred on 07-08-2022 (date) along AMBER ROAD x Marine Parade
Road (location) involving vehicle no/s SF25046S ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive payment further to settlement of
my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a
without prejudice and without admission of liability basis insofar as the driver/owner/insurers
of the other vehicle/s is concerned.

Dated this 08 (day) of August (month) 2022 (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)

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

“We/I, **OPTIMA WERKZ 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 **SS4,150.00** (Global Sum) for vehicle no. **SMQ 7753X** that was damaged pursuant to the accident which occurred on **07/08/2022** (date) along **AMBER ROAD X MARINE PARADE ROAD** (location) involving vehicle no/s **SFZ 5246S**.

This is pursuant to the inspection conducted on **16/08/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **KINTO SINGAPORE PTE LTD** (the third party claimant”) of vehicle no. **SMQ 7753X** 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 **SMQ 7753X** (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 28 (day) of DECEMBER (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Optima Werkz Pte Ltd

10 Ang Mo Kio Industrial Park 2A, #01-05, Singapore 568047

Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

Co Reg & GST No: 201212455W

TAX INVOICE

To: **AIG ASIA PACIFIC INSURANCE PTE LTD**

78 SHENTON WAY
#08-16 AIG BUILDING
SINGAPORE 079120

Tel: 64191000
Fax: 68357416

INV NO. : 322201063
INVOICE DATE : 06/09/2022
REF : TP#1704
VEH NO. : SMQ7753X
MAKE : TOYOTA
MODEL : VIOS 1.5 E (AUTO)
CURRENT MILEAGE:
ADVISOR : TING AN
TERMS : COD
MECHANIC :

#	DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
1	LUMP SUM REPAIRS AS RECOMMENDED BY SURVEYOR	1	AMT	SR	3,550.00	3,550.00

Remarks: DOA: 07/08/2022 @ 14:10HRS
CLAIMANT: KINTO SINGAPORE PTE LTD / MUHAMMAD IDRIS BIN AHMAD
TP VEHICLE: SFZ5246S

Singapore Dollars: Three Thousand Seven Hundred Ninety-Eight And Cent Fifty Only

SUB TOTAL SGD 3,550.00

GST 7% SGD 248.50

TOTAL SGD 3,798.50

OUTSTANDING SGD 3,798.50

Tax Legend:

SR - Standard Rated ZR - Zero Rated OS - Out of Scope

Tax Amount	SR 3,550.00
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I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs. I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

- 1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 3) Goods sold are not refundable/returnable.
- 4) Original invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount



Opt for a more convenient and quicker way to pay via

Bank Transfer or PayNow:
Beneficiary Name: Optima Werkz Pte Ltd
Beneficiary Bank Name: DBS Bank Ltd
Bank Account No.:0039441282
Swift Code: DBSSGSG

OR
PayNow UEN: 201212455WDB1
Note: Please include your invoice number under the reference section

Customer Acknowledgement

For **Optima Werkz Pte Ltd**

Customer Name and Signature

Authorised Signature

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SFZ5246S

Date of Accident

07/08/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance **25/05/2022 - 24/05/2023**

Requested By **MOHAMED NASHIK (OPTIMA W...**

Requested Date **16/08/2022 09:51**

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**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 7 November 2022 4:28 PM
To: stefanlim70@yahoo.com
Subject: ACCIDENT INVOLVING SFZ5246S(AIG) AND SMQ7753X AT/ ALONG AMBER ROAD X MARINE PARADE ROUNDABOUT ON 07/08/2022

LIM MENG YAW [By Email Only]
Driver: WONG CHOON HAU, ALPHAEUS

Dear Sir/Madam,

Our Ref: CC6/AIG22007811/Kga3
You Ref: SFZ5246S
ACCIDENT INVOLVING SFZ5246S(AIG) AND SMQ7753X AT/ ALONG AMBER ROAD X MARINE PARADE ROUNDABOUT ON 07/08/2022

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 third party claim from **SMQ7753X** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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.

Kindly share us a copy of your car video footage for our necessary action.

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	16 Aug 2022 14:58	Clm Dtl Modified	Claimant's Name: -> KINTO SINGAPORE PTE LTD. Claimant's ID: -> 202121445H.	[A] HOW MEI KWAN
2	16 Aug 2022 14:58	Clm Veh Model Changed	(200942) TOYOTA VIOS 1.5 E (A).	[A] HOW MEI KWAN
3	16 Aug 2022 14:58	Clm Created	Reg No: SMQ7753X. Acct Date: 2022/08/07. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Optima Werkz Pte Ltd (HQ)	[A] HOW MEI KWAN
4	16 Aug 2022 14:58	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	16 Aug 2022 14:58	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/08/25	[A] HOW MEI KWAN
6	16 Aug 2022 14:58	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	16 Aug 2022 14:58	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	16 Aug 2022 14:58	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	16 Aug 2022 14:59	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	16 Aug 2022 14:59	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	05 Oct 2022 07:54	Clm Registration Modified	Acct Time:14:00:00->12:55:00. Pol No:2070057637->2070057637-02.	[I] AIG OneClaim Integration User
12	18 Oct 2022 14:10	Video Downloaded	Downloaded Video - Accident	[I] Lee, Ming-Yao
13	25 Oct 2022 22:51	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	25 Oct 2022 22:51	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	25 Oct 2022 22:51	Clm Dtl Modified	JPJ Reg. Date: -> 2019/11/29.	[A] JOANNE LEE KHANG MIN
16	25 Oct 2022 22:51	Clm Details Notified		[A] JOANNE LEE KHANG MIN
17	20 Nov 2022 16:29	Adj Mandate Request	Cur.Req:4280.50:Liability: 100%(OID ENCROACHED 3RD PARTY LANE) *Quantum: \$4, 280.50 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
18	22 Nov 2022 15:14	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/08/25	[I] Lee, Ming-Yao
19	22 Nov 2022 15:14	Adj Mandate Set	Approved:4280.50.	[I] Lee, Ming-Yao

Date From Date To Audit Type

ACTIVITY
[07/11/2022 16:18] CHEW HSIAO TONG: OI EMAIL: stefanlim70@yahoo.com
[07/11/2022 16:14] CHEW HSIAO TONG: Called OI, Mr Lim at 9689 5289. The driver is his friend and authorised to driver the car. He aware the accident and noted that liability is not in his favour. Agreed to let insurance to SAB.
[20/10/2022 10:33] CHEW HSIAO TONG: Called OI, Mr Lim at 9689 5289. Number cannot be reached
[18/10/2022 14:17] CHEW HSIAO TONG: Called OI, Mr Lim at 9689 5289. Not pick up.
[17/08/2022 15:51] HOW MEI KWAN: OINR. To send out first letter.

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

2830466	16 Aug 2022 15:06:47	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMQ7753X	SFZ5246S	11.00
2830746	17 Aug 2022 09:32:15	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMQ7753X	HOW MEI KWAN	xx.xx
2859584	25 Oct 2022 22:51:17	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMQ7753X	SFZ5246S	11.00
2866289	08 Nov 2022 16:56:48	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMQ7753X	CHEW HSIAO TONG	xx.xx
2866290	08 Nov 2022 16:56:56	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMQ7753X	CHEW HSIAO TONG	xx.xx