

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Attn: Motor Claims Department

Dear Sir / Madam,

**ACCIDENT INVOLVING VEHICLE NO SLU 4182 D & GBJ 2277 D at 132 Yishun Street 11, Singapore on 13/08/2022**

We understand that you are the insurer of GBJ 2277 D vehicle.

I/We wish to inform you that my/our vehicle SLU 4182 D have been completed repairs to my/our satisfaction by M/s GUAN MOTOR WORKS. I/We therefore propose to claim from your as follow:

1.	Cost of Repairs	S\$	4,850.00
2.	Cost of Rental (S\$ <u>120.00</u> x <u>06</u> days)	S\$	720.00
3.	LTA Search Fee	S\$	7.49
	<b>TOTAL</b>	S\$	<b>5,577.49</b>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully,

Chiam Koun

In the matter of an accident involving motor vehicles  
SLU 4182D and GBJ 2277D at 132 Yishun Street II, Singapore,  
on 13-08-2022

## 1. WARRANT TO ACT

I/We, Neo Choon Hao (NRIC No.) SXXXX532B  
of BLK 132, Yishun St II, #05-215, Singapore 760132  
hereby authorise M/s Guan Motor Works to act on my/our  
behalf in respect of the above matter.

## 2. AUTHORITY

- a) I/We hereby authorise you to commence legal proceedings in my/our name(s) and to take instructions from my car-repairers who I/we have appointed as my/our agent(s) in respect of my/our claim.
- b) I/We hereby authorise you to pay to yourselves all Party and Party costs you may at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client(s)'s Account with your Bankers
- c) I/We hereby further authorise you to release all proceeds of settlement monies received by you (after deducting of your legal costs) to my repairers M/s Guan Motor Works in settlement of my outstanding bill/account with them.
- d) I/We only wish to be informed of my/our case when it is necessary on your part. I/We hereby direct you to keep my car-repairers informed of all matters relating to my claim, as and when it is necessary to do so.
- e) I/We hereby authorise you to deposit in your Firms' client's account any cheques received by you and made in my/our firm's name.
- f) I/We have read and understood the above.



18/08/2022

\_\_\_\_\_  
(Signature)

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

“We/I, GUAN MOTOR WORKS (“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 SS5,350.00 (Global Sum) for vehicle no. SLU 4182D that was damaged pursuant to the accident which occurred on 13/08/2022 (date) along 132 YISHUN ST 11 (location) involving vehicle no/s GBJ 2277D.

This is pursuant to the inspection conducted on 18/08/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner NEO CHOON HAO (the third party claimant”) of vehicle no. SLU 4182D 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 SLU 4182D (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 JULY (month) 2023 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



源摩哆廠

**GUAN MOTOR WORKS**

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

Messrs: NEO CHOON HAO

**Invoice No: 5282**

Date: 01-09-2022

NISSAN QASHQAI - SLU 4182 D  
=====

Lump sum repair cost inclusive of spare parts and  
labour charges.

\$ 4,850.00

Dollars Four thousand Eight hundred Fifty only.



A circular blue ink stamp from Guan Motor Works, Singapore, is stamped over a handwritten signature in blue ink. The stamp contains the text 'GUAN MOTOR WORKS' at the top, '源摩哆廠' in the center, and 'SINGAPORE' at the bottom.

**E.&O.E.**



长彭 LONG PANG LEASING

Company Regn. No: 53255773E  
Block 324 Ang Mo Kio Avenue 3 #02-1886 Singapore 560324  
Email: longpang53@gmail.com  
HP: 9047 2789

OFFICIAL RECEIPT

No 0692

Date: 22-8-22

Received from NEO CHUAN HAO

The sum of Dollars Seven Hundred Twenty Only

Being payment for SLC 2587 C 16-8-22 to 22-8-22 Ref# 0849

for LONG PANG LEASING

\$ 720/xx  
As

Cash / Cheque No.:



Authorised Signature

# 长彭 LONG PANG LEASING

Company Regn. No: 53255773E  
 Block 324 Ang Mo Kio Avenue 3 #02-1886 Singapore 560324  
 Email: longpang53@gmail.com  
 HP: 9047 2789

## VEHICLE RENTAL AGREEMENT

Nº: 0849

<b>HIRER'S PARTICULAR</b> Name: (as in I/C) <u>NEO CHOON HAO</u> NRIC / PASSPORT No: <u>S'7937532-B</u> Address (Res): <u>Blk 132 Yishun Street 11 #05-215 SINGAPORE 760132</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ D/L No: <u>S'7937532-B</u> D/L Type: Local/International Pass Date: <u>18-2-2003</u> Date of Birth: <u>15-11-1979</u> Tel: (O) _____ (R) _____ HP: <u>97976570</u>	Veh No: <u>8LC2587C</u> Replace Veh No: _____ Mileage Out: _____ Mileage Out: _____ Make & Model <u>HONDA</u> Make & Model _____ Auto / Manual <u>VEZEL</u> Auto / Manual _____ OUT : Date <u>16/08/22</u> OUT : Date _____ OUT : Time <u>1:50 PM</u> OUT : Time _____
<b>RENTAL CHARGES</b>	
Daily <u>6</u> @\$ <u>120/-</u>	<u>720 00</u>
Weekly @\$	
Monthly @\$	
Hours @\$	
Others @\$	
CDW @\$	
PAI @\$	
Delivery Service	
<b>SUB-TOTAL \$</b> <u>720 00</u>	
Refundable Deposit: _____ Cash/Nets/Cheque/VISA/MC Cards No: _____ (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES	
<b>ACCESSORIES CHECK</b> <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD/Cartridges <input type="checkbox"/> S / RIM	
OUT      IN 	
EXTENSION	
Collection Service	
Misc.	
<b>ESTIMATED TOTAL RENTAL \$</b>	
Sales Person Code: _____	
Hirer is responsible for the first \$ <u>1,500</u> excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ <u>1,500</u> excess for collision / damage to third party's vehicle for each and every accident / damage.	
Hirer's Signature  _____ Addition Driver's Signature _____	

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on rental to my/our credit card.

**\* IMPORTANT**

1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY LONG PANG LEASING .
3. IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER:
  - (i) shall report all accidents involving the said vehicle to the Owner immediately;
  - (ii) shall take immediate steps to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is report to the Owner);
  - (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents:-
    - (a) injury case;
    - (b) non-injury case involving a Government vehicle, or damage to Government property;
    - (c) non-injury case involving a foreign vehicle (to obtain their motor insurance policy. Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
    - (d) non-injury case involving a pedestrian or cyclist.

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 BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO LONG PANG LEASING 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	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
<u>22-8</u>	<u>4:55</u>					 SIGNATURE OF HIRER/DRIVER
<u>2022</u>	<u>PM</u>					



# Enquire Vehicle's Insurance Particulars

**Enquire Vehicle's Insurance Particulars ( As At 13 Aug 2022 / 14:35:00 )**

## Vehicle Insurance Details

Vehicle No.:

**GBJ2277D**

Make Description/Model:

**MITSUBISHI / CANTER FEA01BR2SDEK (CBU)**

Insurance Company Name:

**AIG ASIA PACIFIC INSURANCE PTE. LTD.**

Business Transaction Reference No.:

**20220815165911844808**

**Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).**

Save as PDF

OK →

Print

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 28 November 2022 12:33 PM  
**To:** VELUSAMY.P@YAHOO.COM  
**Subject:** ACCIDENT INVOLVING GBJ2277D(AIG) AND SLU4182D AT/ALONG YISHUN STREET CAR PARK ENTRANCE ON 13/08/2022  
**Attachments:** SLU4182D TP VIDEO-0.mp4

**VINITH TRADERS PTE LTD**

[By Email Only]

Driver: PANNEER SELVAM PRADEEP

Dear Sir/Madam,

**You Ref: GBJ2277D**

**Our Ref: CC6/AIG22008200/Kpa3**

**ACCIDENT INVOLVING GBJ2277D(AIG) AND SLU4182D AT/ALONG YISHUN STREET CAR PARK ENTRANCE ON 13/08/2022**

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 a claim from SLU4182D against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SLU4182D. The video footage submitted by SLU4182D shows that your reversed and collided with third party who was stationary behind his lorry. 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. Please be assured that we will do our due diligence to mitigate the 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](mailto: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	25 Aug 2022 13:13	<b>Clm Dtl Modified</b>	Claimant's Name: -> NEO CHOON HAO. Claimant's ID: -> SXXXXX532B.	[A] HOW MEI KWAN
2	25 Aug 2022 13:13	<b>Clm Veh Model Changed</b>	(206911) NISSAN QASHQAI 1.2 DIG-T CVT (A).	[A] HOW MEI KWAN
3	25 Aug 2022 13:13	<b>Clm Created</b>	Reg No: SLU4182D. Acct Date: 2022/08/13. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Guan Motor Works (HQ)	[A] HOW MEI KWAN
4	25 Aug 2022 13:13	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	25 Aug 2022 13:13	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/09/05	[A] HOW MEI KWAN
6	25 Aug 2022 13:13	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	25 Aug 2022 13:13	<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	25 Aug 2022 13:13	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	25 Aug 2022 13:14	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	25 Aug 2022 13:14	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	12 Oct 2022 08:12	<b>Clm Registration Modified</b>	Acct Time:14:00:00->14:35:00.	[I] AIG OneClaim Integration User
12	12 Oct 2022 14:20	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	12 Oct 2022 14:20	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	12 Oct 2022 14:20	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2017/11/30.	[A] JOANNE LEE KHANG MIN
15	12 Oct 2022 14:20	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	28 Nov 2022 12:47	<b>Adj Mandate Request</b>	Cur.Req:5457.45:Liability: 100%(3RD PARTY VIDEO SHOWS THAT OID REVERSED) *Quantum: \$5,457.45(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSHIAO TONG
17	08 Dec 2022 15:09	<b>Video Downloaded</b>	Downloaded SLU4182D TP VIDEO	[A] HOW MEI KWAN
18	08 Dec 2022 15:10	<b>Video Downloaded</b>	Downloaded SLU4182D TP VIDEO	[A] HOW MEI KWAN
19	04 Jan 2023 09:50	<b>Video Downloaded</b>	Downloaded SLU4182D TP VIDEO	[I] MdNoor, Norsiah
20	04 Jan 2023 09:50	<b>Video Downloaded</b>	Downloaded SLU4182D TP VIDEO	[I] MdNoor, Norsiah
21	04 Jan 2023 10:01	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/09/05	[I] MdNoor, Norsiah
22	04 Jan 2023 10:01	<b>Adj Mandate Set</b>	Approved:5457.45.	[I] MdNoor, Norsiah

Date From    Date To    Audit Type  

### ACTIVITY

[22/09/2022 15:33] 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
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2834418	25 Aug 2022 13:18:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLU4182D	GBJ2277D	11.00
2855018	12 Oct 2022 14:20:55	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLU4182D	GBJ2277D	11.00
2874627	28 Nov 2022 12:28:06	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLU4182D	CHEW HSIAO TONG	xx.xx