

Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
E-Mail: erofia@singnet.com.sg
Co Registration No: 201202259N

Ref: EMT2090/22/lt/FBM2069Y

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

26 October 2022

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #07-16
AIG Building
Singapore 079120

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sir

Re: **ACCIDENT INVOLVING SJC7028R AND FBM2069Y ON 07 SEPTEMBER 2022**

We are instructed by our client Mohamed Ishmaris Bin Jefri to claim damages against your insured SJC7028R in connection with a road traffic accident on 07 September 2022 at about 09.10hrs along Thomson Road with our client's motorcycle registration number FBM2069Y

As a result of the accident, our client's motor bike was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Final repair cost as per Surveyor's recommendation	S\$ 2,400.00
2.	Loss of Use (06 days X S\$20.00/day) Repair Day + PRI	S\$ 120.00
	Total to Claim	<u>S\$ 2,520.00</u>

Attached final repair bill for your early process of our claim

Kindly revert soonest

Thank you

Yours faithfully
Erofia Motor Trading Pte Ltd

Teo Hwa Heng



Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

Co Registration No: 201202259N

AUTHORISATION TO ACT

I/We, Mohamed Ishmaris Bin Jefri ("the third party claimant") of
Blk 243 Bishan Street 22 #09-282 5570243 (address), owner of
FBM 2069Y (vehicle no.) hereby authorize Erofia Motor Trading 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. FBM 2069Y That was damaged pursuant to the
accident which occurred on 07 09 2022 (date)
along Thomson Road (location) involving vehicle no/s
SJC 7028 R ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deemed 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 - EROFIA MOTOR
TRADING PTE LTD

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 07 (day) of 09 (month) 20 22 (year)



Signed by "the third party claimant"

(With company stamp if applicable)



Signed by "the workshop"

(With company stamp)

**Provide always that this discharge of my
claim for damages relating to the damage to
my vehicle shall not prejudice or affect or
preclude me from making a further claim for
general and special damages for my personal
injuries sustained in the same accident.**

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

“We/I, **EROFIA MOTOR TRADING 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\$2,400.00** (Repair Cost), **S\$80.00** Loss of Use/Rental), **S\$ -** (Disbursement) for vehicle no. **FBM2069Y** that was damaged pursuant to the accident which occurred on **07/09/2022** (date) along **THOMSON ROAD NEXT TO SHELL PETROL KIOSK** (location) involving vehicle no/s **SJC7028R**. This is pursuant to the inspection conducted on **12/09/2022** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **MOHAMED ISHMARIS BIN JEFRI** (the third party claimant”) of vehicle no. **FBM2069Y** 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 **FBM2069Y** (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 06 (day) of March (month) 20 22 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62
Singapore 417883
Tel: 67527740 Fax: 67528669
H/P: 90696165 (Mr Teo)

INVOICE

Number	Date	Page
FBM2069Y	26-Oct-22	1

YOUR REF:
VEHICLE NO: FBM2069Y
MAKE/MODEL: HONDA PCX150 AUTO
NAME: AIG ASIA PACIFIC INSURANCE PTE LTD
ADDRESS: 78 SHENTON WAY #07-16
AIG BUILDING
SINGAPORE 079120

ACCIDENT INVOLVING SJC7028R AND FBM2069Y ON 07 SEPTEMBER 2022

FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION S\$ 2,400.00

SUB-TOTAL: S\$ 2,400.00

SINGAPORE DOLLARS: TWO THOUSAND AND FOUR HUNDRED ONLY

TOTAL : S\$ 2,400.00

EROFIA MOTOR TRADING PTE LTD

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EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Thursday, 20 October 2022 9:23 AM
To: Sebnjess@yahoo.com.sg
Cc: Admin A
Subject: ACCIDENT INVOLVING SJC7028R (AIG) AND FBH2069Y AT/ALONG THOMSON ROAD NEXT TO SHELL PETROL KIOSK ON 07/09/2022

Dear Sir/Madam,

ACCIDENT INVOLVING SJC7028R (AIG) AND FBH2069Y AT/ALONG THOMSON ROAD NEXT TO SHELL PETROL KIOSK ON 07/09/2022

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 FBH2069Y 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,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	12 Sep 2022 14:14	Clm Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	12 Sep 2022 14:14	Clm Veh Model Changed	(207078) HONDA PCX150 149cc ABS CVT.	[A] HOW MEI KWAN
3	12 Sep 2022 14:14	Clm Created	Reg No: FBM2069Y. Acct Date: 2022/09/07. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Erofia Motor Trading Pte Ltd (KAKI BUKIT)	[A] HOW MEI KWAN
4	12 Sep 2022 14:14	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	12 Sep 2022 14:14	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/21	[A] HOW MEI KWAN
6	12 Sep 2022 14:14	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 Sep 2022 14:14	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	12 Sep 2022 14:14	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	12 Sep 2022 14:15	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	12 Sep 2022 14:15	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	13 Sep 2022 18:23	Clm Dtl Modified	Claimant's Name: - -> MOHAMED ISHMARIS BIN JEFRI. Claimant's ID: -> S9290617E.	[A] HOW MEI KWAN
12	27 Sep 2022 13:44	Video Downloaded	Downloaded Video - Accident	[I] Syed-Yusoff, Saliha
13	28 Sep 2022 19:15	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
14	12 Oct 2022 15:28	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	12 Oct 2022 15:28	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	12 Oct 2022 15:28	Clm Dtl Modified	JPJ Reg. Date: -> 2017/08/25.	[A] JOANNE LEE KHANG MIN
17	12 Oct 2022 15:28	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	20 Oct 2022 09:14	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
19	16 Dec 2022 08:27	Adj Mandate Request	Cur.Req:2500.00:Liability: 100% (BOLA 14) *Quantum: \$2,500.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
20	06 Feb 2023 09:23	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/21. Mandate Remarks: please proceed with settlement @ \$2500 [COR-\$2400 LOU-\$100]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
21	06 Feb 2023	Adj Mandate Set	Approved:2500.00:please proceed with settlement @ \$2500 [COR-\$2400 LOU-\$100]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

AUDIT TRAIL			
No.	On	Audit	Remarks
	09:23		

Date From
⏮ ⏪ ⏩ ⏭
Date To
⏮ ⏪ ⏩ ⏭
Audit Type

ACTIVITY

[20/10/2022 09:27] Ezlyna:
 LIABILITY 100% BOLA 14
 INSURED MOVING OUT FROM STATIONARY POSITION AND HIT ONTO TP WHICH TRAVELLING STRAIGHT.

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
2843368	15 Sep 2022 10:15:52	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	FBM2069Y	SJC7028R	11.00
2855086	12 Oct 2022 15:28:20	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	FBM2069Y	SJC7028R	11.00