

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

Attn: **Motor Claims Department**

Date: 5th October 2022

Dear Sir/Madam,

Claimant: **Zhang Kaixiang**

“WITHOUT PREJUDICE”

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 10/09/2022 at along Dunman Road involving our client’s vehicle registration number SLK 3818 M and vehicle registration number SLD 8896 R 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	\$9,000.00
2) Loss of Rental (SGD\$120.00 x 10Days)	\$1,200.00
3) Insurance Search	\$2.00
Total :	<u>\$10,202.00</u>

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement
- 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 10/09/2022 @ 13:00HR along Tanjong Katong Road involving vehicles number SLK3818M, SLD8896R & SMF6260R.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SLK3818M at my request, I/We, **Zhang Kaixiang** ("the claimant") of 6 Peach Garden, #06-08, 5437606 (address) bearing NRIC No SXXXX929F the owner of motor vehicle no SLK3818M, 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 14 day of 09 (month) 20 22 (year)

Signed by "the claimant"

Name: Zhang Kaixiang

NRIC No: S8124929F

Signed by Zoom Autowerks Pte Ltd

Name: _____

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\$9,000.00** (Repair Cost), **S\$1,000.00** (Loss of Use/Rental), **S\$2.00** (Disbursement) for vehicle no. **SLK3818M** that was damaged pursuant to the accident which occurred on **10/09/2022** (date) along **DUNMAN ROAD** (location) involving vehicle no/s **SLD8896R**. This is pursuant to the inspection conducted on **13/09/2022** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **ZHANG KAIXIANG** (the third party claimant") of vehicle no. **SLK3818M** 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 **SLK3818M** (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 3 (day) of 11 (month) 20 22 (year)



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. : ZI0000927
Date : 3/11/2022
VRN : SLK 3818 M
Make & Model : Peugeot 3008
DOA : 10/9/2022
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			9,000.00
2	Loss of Rental (SGD\$100.00 x 10Days)			1,000.00
3	LTA Search			2.00

TOTAL : **\$10,002.00**

All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD** "

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G

(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

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

PF No. : ZP0000702
Date : 5/10/2022
VRN : SLK 3818 M
Make & Model : Peugeot 3008
DOA : 10/9/2022
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			9,000.00
2	Loss of Rental (SGD\$120.00 x 10Days)			1,200.00
3	LTA Search			2.00

TOTAL : **\$10,202.00**

All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD**"

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G

(by Zoom Autowerks Pte Ltd)



INVOICE

ZA0000003

ZOOM AUTOWERKS PTE LTD

Bill To:
Chong Yiun Lin

Date: Sep 29, 2022

Payment Terms: COD

Balance Due: SGD 1,200.00

Item	Quantity	Rate	Amount
Rental for SLQ 7765 Z from 12/09/2022 to 22/09/2022	10	SGD 120.00	SGD 1,200.00

Subtotal: SGD 1,200.00

Tax (0%): SGD 0.00

Total: SGD 1,200.00



Zoom Autowerks Pte Ltd
 Registration No.: 201725603G
 E-mail: zoomautowerks@gmail.com

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name:	Chong Yuen Lin	Vehicle No.:	SLQ7765Z																				
NRIC/Passport No.:		Vehicle Make/Model:	Honda Vezel																				
Address:	18A Siglap Road S(455853)	Date/Time Out:	12/09/2022.																				
Tel:	9049 3076	Date/Time In:	22/09/2022																				
Driving License No./Exp.:		<table border="1" style="width: 100%; text-align: center;"> <tr> <td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td> <td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td> </tr> <tr> <td colspan="5">OUT</td> <td colspan="5">IN</td> </tr> </table>		E	¼	½	¾	F	E	¼	½	¾	F	OUT					IN				
E	¼	½	¾	F	E	¼	½	¾	F														
OUT					IN																		
ADDITIONAL DRIVER'S PARTICULAR		Mileage:	Mileage:																				
Name:		RENTAL CHARGES																					
NRIC/Passport No.:		Hours @	per hour																				
Address:		10 Days @ \$120	per day \$1200																				
Tel:		Weeks @	per week																				
Driving License No./Exp.:		Months @	per month																				
(A) - Accident (D) - Dent (S) - Scratch		Other Charges																					
		Petrol Top-Up																					
		Sub-total																					
		TOTAL CHARGES	\$1200																				
		PRE-PAYMENT																					
	Downpayment and Deposit																						
	Amount Refunded Due																						
<p>I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.</p>																							
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT																					
Singapore - Own Damage	S\$2,000.00																						
Singapore - 3rd Party	S\$2,000.00																						
Malaysia*	S\$8,000.00																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)																						
IMPORT NOTE:																							
<p>1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE</p> <p>2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Autowerks Pte Ltd</p> <p>3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.</p> <p>4. In case of accident, the hirer shall report to Zoom Autowerks Pte Ltd immediately.</p>		<hr/> Hirer's Signature / Date																					
		<hr/> Owner's Signature / Date																					

INSURER ENQUIRY

**Find
insurer**

Vehicle reg. no.

SLD8896R

Date of Accident

10/09/2022 **Reset****% RESULT & RECEIPT****TP Insurer Enquiry**Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **30/06/2022 - 29/06/2023**Requested By **Elin Cai (Zoom Autowerks Pte ...**Requested Date **12/09/2022 23:27****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: Tuesday, 4 October 2022 3:59 PM
To: 'ASAPHHENG27@GMAIL.COM'
Subject: Claim Notification - ACCIDENT INVOLVING SLD8896R(AIG) / SLK3818M/ OTHER AT/ALONG DUNMAN ROAD ON 10/09/2022

HENG CHUN HOWE (WANG JUNHAO)
Driver: ASAPH HENG SING EN

[By Email Only]

Dear Sir/Madam,

You Ref: SLD8896R
Our Ref: CC6/AIG22008966/Upa3
ACCIDENT INVOLVING SLD8896R(AIG) / SLK3818M/ OTHER AT/ALONG DUNMAN ROAD ON 10/09/2022

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 SLK3818M 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.

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	13 Sep 2022 11:22	Clim Dtl Modified	Claimant's Name: -> ZHANG KAIXIANG. Claimant's ID: -> SXXXX929F.	[A] HOW MEI KWAN
2	13 Sep 2022 11:22	Clim Veh Model Changed	(207405) PEUGEOT 3008 1.2 PURETECH EAT8 ACTIVE (A).	[A] HOW MEI KWAN
3	13 Sep 2022 11:22	Clim Created	Reg No: SLK3818M. Acct Date: 2022/09/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte e. Ltd. (SG). TP Insurer: Liberty Insurance Pte Ltd (HQ). Workshop: Zoom Autowerks Pte Ltd (HQ)	[A] HOW MEI KWAN
4	13 Sep 2022 11:22	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Sep 2022 11:22	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/22	[A] HOW MEI KWAN
6	13 Sep 2022 11:22	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Sep 2022 11:22	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Lt d. (Express)	[A] Merimen Administrator
8	13 Sep 2022 11:22	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	13 Sep 2022 11:23	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	13 Sep 2022 11:23	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	14 Sep 2022 15:00	Clim Registration Modified	Acct Time:13:00:00->12:00:00.	[I] AIG OneClaim Integration User
12	14 Sep 2022 19:27	Video Downloaded	Downloaded Video - Accident	[A] HOW MEI KWAN
13	19 Sep 2022 14:57	Video Downloaded	Downloaded Video - Accident	[I] Ng, Hai-Chuan
14	01 Oct 2022 15:52	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
15	01 Oct 2022 15:53	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
16	04 Oct 2022 15:50	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
17	04 Oct 2022 15:50	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
18	11 Oct 2022 11:57	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
19	11 Oct 2022 11:57	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
20	11 Oct 2022 11:57	Clim Dtl Modified	JPJ Reg. Date: -> 2020/02/28.	[A] JOANNE LEE KHANG MIN
21	11 Oct 2022 11:57	Clim Details Notified		[A] JOANNE LEE KHANG MIN
22	18 Oct 2022 09:18	Adj Mandate Request	Cur.Reg:10202.00:Liability: 100% (BOLA 28) *Quantum: \$10,202.00(all-in). Please refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
23	20 Oct 2022 14:23	Video Downloaded	Downloaded Video - Accident	[I] Yong, Joanne

 **AUDIT TRAIL**

No.	On	Audit	Remarks	By
24	20 Oct 2022 14:24	Video Downloaded	Downloaded Video - Accident	[I] Yong, Joanne
25	20 Oct 2022 14:25	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/22	[I] Yong, Joanne
26	20 Oct 2022 14:25	Adj Mandate Set	Approved:10202.00.	[I] Yong, Joanne

Date From   Date To   Audit Type 

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
2842461	13 Sep 2022 11:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLK3818M	SLD8896R	11.00
2842779	14 Sep 2022 08:44:23	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLK3818M	Ng, Hai-Chuan	xx.xx
2854313	11 Oct 2022 11:57:44	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLK3818M	SLD8896R	11.00