

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

Date : 31.10.2022

AIG Asia Pacific Insurance Pte Ltd

Chartis Building

78 Shenton Way #07-16

Singapore 079120

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES : SMU 681U / SKP 1158H ON 18.09.2022

We are the authorized repair workshop for the owner of motor vehicle no: **SMU 681U**, which was involved in the captioned accident with your insured vehicle no: **SKP 1158H**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$ 22,684.00
2) Loss of Use (7 days + 1 Sunday X S\$ 120)	\$ 960.00
3) GIA Search Fee	\$ 2.00
	<u>\$ 23,646.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|------------------------------------|----------------------------------|
| a) Final Repair Invoice | b) GIA Search Result |
| c) Letter of Authorisation, etc... | d) GIA Report |
| e) Police Report | f) Vehicle Registration Log Card |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,

Jason Tang (jason@fastechauto.com.sg)
For FASTECH AUTO PTE LTD



AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, Yong Desmond ("the third party claimant")
of 29 Amber Road #21-04 Singapore 439942 (address),
owner of SMU 681U (vehicle no.) hereby authorize
Fastech Auto 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. SMU 681U that was
damaged pursuant to the accident which occurred on 18.09.2022 (date) along
Amber Road (location)
involving vehicle no/s SKP 1158H ("the accident").

I further authorize the workshop to settle the 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.

Date this 21 day of 09 (month) 20 22 (year)

Signed by "the third party claimant"



Signed by "the workshop"

*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement term herein should not be used as an Evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

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

"We/I, **FASTECH AUTO 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\$22,684.00** (Repair Cost), **S\$700.00** (Loss of Use/Rental), **S\$2.00** (Disbursement) for vehicle no. **SMU681U** that was damaged pursuant to the accident which occurred on **18/09/2022** (date) along (location) **MOUNTBATTEN ROAD, KATONG SHOPPING CENTRE** involving vehicle no/s **SKP1158H**. This is pursuant to the inspection conducted on **21/09/2022** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **YONG DESMOND** (the third party claimant") of vehicle no. **SMU681U** 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 **SMU681U** (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 13 (day) of March (month) 2023 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

AIG Asia Pacific Insurance Pte Ltd

Chartis Building

78 Shenton Way #07-16

Singapore 079120

Attn : Motor Claim Department

Tax Invoice : 23175

Date : 26.10.2022

Vehicle No : SMU 681U

Make/Model : AUDI A4 2.0

Chassis/Eng# :

Accident Date : 18.09.2022

Claim No :

Reference : 0922 -23175

Policy No :

	Amount
To proceed on lump sum repair	S\$ 21200.00

E. & O. E.

Total : S\$ 21200.00

GST @ 7% : S\$ 1484.00

Amount Due : **S\$ 22684.00**


for FASTECH AUTO PTE LTD

All Invoices are subjected to GST

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

skp1158h

Date of Accident

18/09/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

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

Period of Insurance **28/06/2022 - 27/06/2023**

Requested By **ALLAN TANG (KIM CHWEE AUT...**

Requested Date **20/09/2022 14:09**

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**

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Friday, 4 November 2022 11:43 AM
To: kaushikzara@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SKP1158H (AIG) AND SMU681U AT/ALONG MOUNBATTEN ROAD, KATONG SHOPPING CENTRE ON 18/09/2022

Dear Mr Sanjay Kaushik & Ms Zara Kaushik,

Our Ref: CC6/AIG22009287/Uea3

ACCIDENT INVOLVING SKP1158H (AIG) AND SMU681U AT/ALONG MOUNBATTEN ROAD, KATONG SHOPPING CENTRE ON 18/09/2022

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 SMU681U 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)



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

Our Ref: TP/IP/26188/2022

YONG DESMOND
29 AMBER ROAD
#21-04
SINGAPORE 439942

000084

Traffic Police
10 Ubi Avenue 3
Singapore 408865

IB Call Centre: 65470000
eservices.police.gov.sg

Date: 05/01/2023

Dear Sir

**TRAFFIC ACCIDENT INVOLVING SKP1158H AND SMU681U ALONG AMBER ROAD ON
18.09.2022 AT ABOUT 11.00AM**

I refer to the above accident.

2 We have completed our investigation into the case. Action has been initiated against the driver of SKP1158H for the offence of **Careless Driving Causing Hurt under Section 65(1)(b) of the Road Traffic Act 1961** p/u **Section 65(4)(a)** of the same Act.

3 If you have any clarification, you may contact the Investigation Officer, Junaina Binte Juhari at office number: 65476391.

Yours faithfully,
Junaina Binte Juhari
IO (Accident Enquiry & Investigation)
Traffic Police
Singapore Police Force

This is a computer-generated letter. No signature is required.



A FORCE FOR THE NATION

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	21 Sep 2022 11:59	Clm Dtl Modified	Claimant's Name: -> YONG DESMOND, Claimant's ID: -> S7938196I.	[A] HOW MEI KWAN
2	21 Sep 2022 11:59	Clm Veh Model Changed	(206863) AUDI A4 2.0 TFSI S-TRONIC (A).	[A] HOW MEI KWAN
3	21 Sep 2022 11:59	Clm Created	Reg No: SMU681U, Acct Date: 2022/09/18, Claim Type: TP, Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG), TP Insurer: Auto & General Insurance (Singapore) Pte. Limited. (HQ), Workshop: Fastech Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	21 Sep 2022 11:59	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	21 Sep 2022 11:59	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/30	[A] HOW MEI KWAN
6	21 Sep 2022 11:59	Adj Mandate Set	Approved:0.00,Reinsp:Adj decides.	[A] HOW MEI KWAN
7	21 Sep 2022 11:59	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	21 Sep 2022 11:59	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	21 Sep 2022 11:59	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	21 Sep 2022 11:59	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	23 Sep 2022 16:06	Video Downloaded	Downloaded Video - Accident	[I] Tam, Ivan-WK
12	23 Sep 2022 17:24	Video Downloaded	Downloaded Video - Accident	[I] Chew, Mavis
13	24 Sep 2022 14:37	Video Downloaded	Downloaded Video - Accident	[I] Ng, Jeffrey-SK
14	28 Sep 2022 10:41	Video Downloaded	Downloaded Video - Accident	[I] Nadaraja, Deeban
15	09 Oct 2022 12:33	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
16	14 Oct 2022 09:15	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
17	21 Oct 2022 08:58	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
18	21 Oct 2022 08:58	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	21 Oct 2022 08:58	Clm Dtl Modified	JPJ Reg. Date: -> 2020/07/28.	[A] JOANNE LEE KHANG MIN
20	21 Oct 2022 08:58	Clm Details Notified		[A] JOANNE LEE KHANG MIN
21	04 Nov 2022	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna

AUDIT TRAIL

No.	On	Audit	Remarks	By
22	11:12 31 Jan 2023 16:19	Adj Mandate Request	Cur,Req:23486.00:Liability: 100% (BOLA 5) OI has been charged by Traffic Police (result uploaded in Merimen) *Quantum: \$23,486.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
23	08 Feb 2023 10:34	Video Downloaded	Downloaded Video - Accident	[I] Tam, Ivan-WK
24	23 Feb 2023 17:16	Video Downloaded	Downloaded Video - Accident	[I] Tan, Bennie-WZ
25	23 Feb 2023 17:25	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/30. Mandate Remarks: Subj to all do cs/billings verified in order.	[I] Tan, Bennie-WZ
26	23 Feb 2023 17:25	Adj Mandate Set	Approved:23486.00:Subj to all docs/billings verified in order.	[I] Tan, Bennie-WZ

Date From    Date To    Audit Type 

ACTIVITY

[08/11/2022 16:46] Ezlyna:
08.11.2022 tried to called OI driver Ms Zara Kuashik no answer, Ms Zara called back on the same day @3.30pm. She received our email and explained to her that her liability down as she turned right at the traffic junction without waiting for arrow light. Also informed her that we received TP video footage that TP cross traffic junction @ amber light. She told me she has no alternative but to accept liability not at her favour and told her we will settle TP claim at the best.

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
2845828	21 Sep 2022 12:06:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMU681U	SKP1158H	11.00
2846305	22 Sep 2022 10:46:55	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMU681U	Chan, Yoke Shi	xx.xx
2858509	21 Oct 2022 08:58:05	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMU681U	SKP1158H	11.00