

# SM AUTOMOTIVE

Our Ref : SLM6373Z  
Your Ref : 2022-2206902FR – SJZ9695E  
Date : 08<sup>th</sup> Nov 2022

1 Kaki Bukit Avenue 6  
Blk C #01-43 Autobay@KB  
Singapore 417883

Allianz Insurance Singapore Pte Ltd  
12 Marina View  
#14-01 Asia Square Tower 2  
Singapore 018961

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SLM6373Z & SJZ9695E AT SERANGOON NORTH AVE 5 ON  
19.09.2022, 19:55HRS**

We are instructed by **MUHAMAD SALIHIN BIN MOHAMED ALI** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SLM6373Z** was damaged by vehicle **SJZ9695E** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

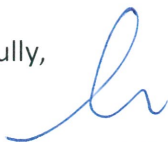
1) Repair Costs (Inc 7% gst)	\$ 14,445.00
2) Loss of Rental for 10 days	\$ 1,800.00
3) LTA Search Fees	\$ 2.00
	<u>\$ 16,247.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act / PIR
- 4) Vehicle Rental Agreement(Invoice)

Please let us have your cheque for the sum **\$ 16,247.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,



SM AUTOMOTIVE



# LETTER OF AUTHORISATION

## SM AUTOMOTIVE

Kaki Bukit Avenue 6  
Blk 1 #01-43  
Singapore 417883

Dear Sir,

Accident on

Involving Vehicles

Along

19.09.22 @ 1955hrs

SLM63732 x SJ79695E

Serangoon North Ave 5

I/We, the registered owner/driver of vehicle registration no: SLM63732  
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, \_\_\_\_\_, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,

Owner's Signature  
(Company's stamp if applicable)

Name:

Muhamad satihin Bin Mohamed Ali

NRIC No.:

S7600940F

Date:

20/09/2022

# SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM\_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No: 53231488C GST Reg No : 53231488C

## TAX INVOICE

**Allianz Insurance Singapore Pte Ltd**

12 Marina View

#14-01 Asia Square Tower 2

Singapore 018961

Invoice No : SMPL2211-0203

Date : 8-Nov-22

Date of Accident : 19-Sep-22

Vehicle No. : SLM6373Z

Client: MUHAMAD SALIHIN BIN MOHAMED ALI

Model Type : TOYOTA SIENTA

Descriptions		Amount
Lump Sum Repair Cost		13,500.00
GST 7% :		945.00
Total :		14,445.00

(SGD) Dollars: FOURTEEN THOUSAND FOUR HUNDRED AND FORTY FIVE ONLY







SLM63132

SM

HIRER'S PARTICULARS  
If Different From  
Section ①

I/We

of

S

Tel:

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

## a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

## b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

## c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼 SJV 7131A		Rental Agreement 合同號碼 No. H 15865	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間 Date & Time OUT 30.09.2022 @ 1455 hrs	
姓名 Name: Muhamad Salihin Bin Mohamed Ali		交車日期及時間 Date & Time IN 10.10.2022 @ 1540 hrs	
地址 Address: Bk 500 Serangoon North Ave 4 #12-516		Chargeable Rates Amount	
S 550500		10	天 Days @ \$ 51800/-
居民證/護照號碼 I/C No./Passport No: S7600940F		星期 Weeks @ \$	
居民證/護照種類 Type of I/C/Passport:		月 Months @ \$	
出生日期 Date of Birth: 17.01.1976		發出地 Place of Issue:	
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		保險 Insurance	
備註與付款記錄 Remarks & Payment Records		總計 Total Charge	
		按金 Security Deposit	
		總金額 Total Payable 51800/-	
		來銀 Amount Paid	
		送車/費 Delivery Fees	
		收車費用 Collection Fees/Misc.	
		超過/小時 Extra Hours @ \$	
出車油箱 Fuel Tank OUT E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		出車油箱 Fuel Tank IN E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
車牌號碼 Vehicle No: 1)		起 From:	
車牌號碼 Vehicle No: 2)		起 From:	
工具 Tools		輪胎 Spare Tyre	
車輛發出人 Vehicle Issued By:		裝飾品 Accessories	
車輛接收人 Vehicle Collected By:		加額費用 Total Additional Charges	
NOTE: 註 租車者或司機必須付所有停車, 違反交通及噴過量黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.		總計 Grand Total	

租車者不准載沙或石灰  
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE  
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

我/我們同意以上及後頁租車公司所列的條規與條件。  
I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期  
Date:

30.09.2022

租車者簽名  
Signature of Hirer:




## INSURER ENQUIRY

**Find  
insurer**

Vehicle reg. no.

SJZ9695E

Date of Accident

19/09/2022 

Reset

% **RESULT & RECEIPT**

## TP Insurer Enquiry

Insurance ..... **Allianz Insurance Singapore P...**Period of Insurance ..... **11/07/2022 - 10/07/2023**Requested By ..... **SUKYI CHONG (CHEW MOTOR ...**Requested Date ..... **29/09/2022 17:18****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**



**SINGAPORE  
POLICE FORCE**  
SAFEGUARDING EVERY DAY

Our Ref: TP/IP/25133/2022

MUHAMAD SALIHIN BIN MOHAMED ALI  
500 SERANGOON NORTH AVENUE 4  
#12-516  
Singapore 550500

Traffic Dept, Police  
10 Ubi Avenue 3  
Singapore 408865

IB Call Centre: 65470000  
FAX: 65474883

Date: 06/10/2022

Dear Sir

**TRAFFIC ACCIDENT INVOLVING FBL8768B, SLM6373Z & SJZ9695E ALONG SERANGOON  
NORTH AVENUE 5 JUNCTION OF SERANGOON NORTH AVENUE 4 ON 19/09/2022 AT 08:40  
HRS**

I refer to the above accident.

2 We have completed our investigation into the case. Action has been initiated against the driver of SJZ9695E for the offence of **CARELESS DRIVING WITHOUT DUE CARE & ATTENTION CAUSING HURT UNDER SECTION 65(1)(a) PUNISHABLE UNDER SECTION 65(4)(a) OF THE ROAD TRAFFIC ACT, 1961.**

3 Please be informed that our decision does not preclude you from pursuing insurance / civil claims.

4 If you have any clarification, you may contact the Investigation Officer, Muhammad Syakir Bin Adanan at office number: 65476236.

Yours faithfully,  
Sgt 3 Muhammad Syakir Bin Adanan  
Investigation Officer (GIT D)  
Traffic Dept, Police  
Singapore Police Force

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

A FORCE FOR THE NATION

## Hsiao Tong (LKKAuto)

---

**From:** sm automotive <sm\_automotive@hotmail.com>  
**Sent:** Wednesday, 15 February 2023 2:16 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Admin A  
**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

Fyi. In 2022 Allianz started the Giro system and they have our company bank account details.

Company Name	SM Automotive
Contact Number	6747 9241
Contact Email (for payment advice to be sent to)	sm_automotive@hotmail.com

### Beneficiary's Bank's Details

Bank Name	UOB
Bank Branch	Hougang Central
Bank Address	80 Hougang Central #01-01 Hougang MRT Station (S) 538758
Bank Code	7375
Branch Code	448
SWIFT Code	UOVBSGSG

### Beneficiary's Details

Beneficiary's Name	SM Automotive
Beneficiary's Account No.	3963065270
Beneficiary's Registered Address	756 Jurong West St 74 #12-60 (S) 640756
Beneficiary's Mailing Address	756 Jurong West St 74 #12-60 (S) 640756

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Wednesday, February 15, 2023 2:09 PM  
**To:** sm automotive <sm\_automotive@hotmail.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

WITHOUT PREJUDICE

Dear Sirs,

Please provide bank details.

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)

---

**From:** sm automotive <sm\_automotive@hotmail.com>

**Sent:** Wednesday, February 15, 2023 11:44 AM

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

Thanks for the email.

Kindly expedite the necessary submission to Allianz for them to process the payment, thanks.

**\*\*\* Kindly note that this settlement is purely for Property Damage Claim only without prejudice to any injury claims \*\*\***

**\*\*\* Kindly note that this settlement is purely for Property Damage Claim without admission of liability \*\*\***

Regards,

**Sukyi Chong**

**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6

Blk C #01-43

Singapore 417883

Tel: 6747 9241 Fax: 6741 7276



---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Wednesday, February 15, 2023 11:35 AM

**To:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **S\$14,000.00(all in)** in full and final settlement of all claims your client has or may have against Allianz Insurance Singapore and/or their insured arising out of this incident.

If the above offer is accepted, kindly confirm settlement by providing a copy of the **Letter of Authorization / Warrant to Act** and your **Bank details** for us to process payment.

Please note that your client's receipt of the settlement sum or settlement sums shall constitute a full discharge of liability and waiver of any past, present or future claims your client may have against Allianz Insurance Singapore and/or our insured as a result of the accident on **19 SEPT 2022**.

Please note that the clearance of this cheque / settlement sum or receipt of the successful electronic payment or payments constitutes your client's acceptance of payment and full discharge of liability.

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)

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Thursday, February 9, 2023 5:08 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

We accepted your offer at a global sum of \$14,000

Kindly expedite the necessary submission to Allianz for them to process the payment, thanks.

**\*\*\* Kindly note that this settlement is purely for Property Damage Claim only without prejudice to any injury claims \*\*\***

**\*\*\* Kindly note that this settlement is purely for Property Damage Claim without admission of liability \*\*\***

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, February 9, 2023 2:52 PM

**To:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Dear Sirs,

We refer to your below email.

We propose settlement at a global sum of **\$14,000.00(all-in)**.

Please confirm acceptance.

**"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."**

**In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."**

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)

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Thursday, 9 February 2023 11:56 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice - **gentle reminder**

Hi Tong Tong

We found out there was an error of the cost of repair as your good surveyor Adrian finalized with us the cost of repair is \$13,500 before gst.

Moreover, we are using an Allianz appointed surveyor panel.

Lor + LTA search ok.

Our counter proposal as following:-

Cost of Repair : \$ 14,445.00 (\$13,500 + gst)

Loss of Rental : \$ 1,000.00 (\$100 x 10 days)

LTA Search : \$ 2.00

Total : \$ 15,447.00

Kindly consider our counter proposal and revert for a close case.

We look forward to hearing from you soon of the revised offer, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Thursday, January 12, 2023 11:23 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice - **gentle reminder**

Hi Tong Tong

We found out there was an error of the cost of repair as your good surveyor Adrian finalized with us the cost of repair is \$13,500 before gst.

Moreover, we are using an Allianz appointed surveyor panel.

Lor + LTA search ok.

Our counter proposal as following:-

Cost of Repair : \$ 14,445.00 (\$13,500 + gst)  
Loss of Rental : \$ 1,000.00 (\$100 x 10 days)  
LTA Search : \$ 2.00  
Total : \$ 15,447.00

Kindly consider our counter proposal and revert for a close case.

We look forward to hearing from you soon of the revised offer, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Friday, December 30, 2022 4:22 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

We found out there was an error of the cost of repair as your good surveyor Adrian finalized with us the cost of repair is \$13,500 before gst.

Moreover, we are using an Allianz appointed surveyor panel.

Lor + LTA search ok.

Our counter proposal as following:-

Cost of Repair : \$ 14,445.00 (\$13,500 + gst)  
Loss of Rental : \$ 1,000.00 (\$100 x 10 days)  
LTA Search : \$ 2.00  
Total : \$ 15,447.00

Kindly consider our counter proposal and revert for a close case.

We look forward to hearing from you soon of the revised offer, thanks.



Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Wednesday, December 28, 2022 9:29 AM

**To:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without prejudice

Dear Sirs,

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 12,150.00
2. Loss of Rental (10days x \$100.00)	\$ 1,000.00
3. LTA/GIA Search Fee	\$ 2.00
<b>Total</b>	<b>\$ 13,152.00</b>

Please confirm acceptance.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

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)

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Thursday, 22 December 2022 5:24 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

Enclosed after repair photos for your reference.

We look forward to hearing from you soon of the offer for a close case, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, December 22, 2022 5:14 PM

**To:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Dear Sirs,

Please provide after repair photos for SLM6373Z.

Thanks.

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)

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Thursday, 22 December 2022 10:49 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

Kindly update us on the status and revert as I need to prepare the year-end report to my boss.

We look forward to hearing from you soon as I start on leave on **24.12.2022 - 28.12.2022**, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Thursday, December 1, 2022 10:50 AM

**To:** Hsiao Tong <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

Kindly advise your offer and revert for a close case.

We look forward to hearing from you soon, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Thursday, November 17, 2022 10:47 AM

**To:** Hsiao Tong <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice - **gentle reminder**

Hi Tong Tong

Kindly advise if your Surveyor Adrian already passes his marked estimate to you?

We look forward to hearing from you soon, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>  
**Sent:** Tuesday, November 8, 2022 4:48 PM  
**To:** Hsiao Tong <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Without Prejudice

Hi Tong Tong

Kindly advise if your Surveyor Adrian already passes his marked estimate to you?

We look forward to hearing from you soon, thanks.

Regards,

**Sukyi Chong**  
**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6  
Blk C #01-43  
Singapore 417883  
Tel: 6747 9241 Fax: 6741 7276

---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Tuesday, November 8, 2022 2:33 PM  
**To:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022 \*\*\* LKK REF: CC4/AIS22009306/Aea3

Dear Sir / Madam,

Thank you for your email.

Our respective team will look into the matter and get back to you in due course.

**Hi CS team,**

**Kindly assist.**

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com)



**From:** sm automotive <[sm\\_automotive@hotmail.com](mailto:sm_automotive@hotmail.com)>

**Sent:** Tuesday, 8 November 2022 1:46 pm

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** SLM6373Z CLAIMING AGAINST SJZ9695E DOA:19.09.2022

Without Prejudice

Hi all

Enclosed LOD and supporting documents for your reference.

We look forward to hearing from you soon of the offer to close the case, thanks.

Regards,

**Sukyi Chong**

**SM AUTOMOTIVE**

1 Kaki Bukit Ave 6

Blk C #01-43

Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

## Asher Sng (LKKAUTO)

---

**From:** Asher Sng (LKKAUTO)  
**Sent:** Friday, 23 September 2022 11:49  
**To:** liujiangzzz@gmail.com  
**Subject:** ACCIDENT INVOLVING SJZ 9695E & SLM 6373Z ALONG SERANGOON NORTH ROAD ON 19/09/2022

23 September 2022

**SAID JALAL BIN SAID MAHAMED**

Dear Sir,

**OUR REF : CC4/AIS22009306/ea3**

**YOUR REF : SJZ 9695E**

**ACCIDENT INVOLVING SJZ 9695E & SLM 6373Z ALONG SERANGOON NORTH ROAD ON 19/09/2022**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, Allianz Insurance Singapore Pte. Ltd to deal with the third party claim against your policy.

We have received a third party claim(s) from CHENG HOE MOTOR PTE LTD acting on behalf of the owner of SLM 6373Z against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties, where your vehicle was involved in a three (3) vehicle chain collision and was the 3<sup>rd</sup> vehicle and rear-ended the Third Party Vehicle SLM 6373Z which in turn had rear-ended the first vehicle which is a motorcycle and we are of the opinion that we cannot be absolved from liability.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

Your full co-operation in the handling of the claim is required and kindly submit the following to ashersng@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If

you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to Allianz or deliver it by hand to Allianz Customer Care Centre.

This letter should **not** be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 6051 or [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Asher Sng

*Case Handler*

DID: 6841 6051

Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

cc Allianz Insurance Singapore Pte. Ltd

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	21 Sep 2022 16:32	<b>Clim Dtl Modified</b>	Claimant's Name: -> MUHAMAD SALIHIN BIN MOHAMED ALI. Claimant's ID: -> S7600940F.	[A] HOW MEI KWAN
2	21 Sep 2022 16:32	<b>Clim Veh Model Changed</b>	(204482) TOYOTA SIENTA 1.5 G CVT (A).	[A] HOW MEI KWAN
3	21 Sep 2022 16:32	<b>Clim Created</b>	Reg No: SLM6373Z. Acct Date: 2022/09/19. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: Income Insurance Limited (HQ). Workshop: Cheng Hoe Motor Pte Ltd (Yishun)	[A] HOW MEI KWAN
4	21 Sep 2022 16:32	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	21 Sep 2022 16:32	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/09/30	[A] HOW MEI KWAN
6	21 Sep 2022 16:32	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	21 Sep 2022 16:33	<b>Adj Adjuster Assigned</b>	[None] -> Asher Sng Rong Yi	[A] HOW MEI KWAN
8	05 Oct 2022 13:54	<b>Clim Registration Modified</b>	Rep:200126->202715.	[A] HOW MEI KWAN
9	22 Dec 2022 17:33	<b>Adj Mandate Request</b>	Cur.Req:15447.00:Liability: 100%. BOLA 28. 3 vehicles chain collision whereby OI was the last car. We have uploaded OI LOA in Merimen. We seek your mandate at \$15,447.00(all-in). TP-Mandate IA had been uploaded in Merimen.	[A] CHEW HSIAO TONG
10	23 Dec 2022 13:04	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/09/30. Mandate Remarks: cor 12150 lor 1000 lta 2 total 13,152	[I] Chan Kian Chuan
11	23 Dec 2022 13:04	<b>Adj Mandate Set</b>	Approved:13152.00:cor 12150 lor 1000 lta 2 total 13,152	[I] Chan Kian Chuan
12	05 Jan 2023 11:40	<b>Adj Mandate Request</b>	Cur.Req:15447.00:Please be informed that 3rd party rejected our offer at \$13,152.00(all-in) and proposed \$15,447.00(all-in). Please review and advise further mandate. Thanks.	[A] CHEW HSIAO TONG
13	08 Feb 2023 17:29	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2022/09/30. Mandate Remarks: Counter at \$14,002.50(less 10% of L/S), else approved to resolve at \$15,447.00	[I] Faiz Rosli
14	08 Feb 2023 17:29	<b>Adj Mandate Set</b>	Approved:15447.00:Counter at \$14,002.50(less 10% of L/S), else approved to resolve at \$15,447.00	[I] Faiz Rosli

Date From  Date To  Audit Type

### ACTIVITY

[05/10/2022 13:55] HOW MEI KWAN:  
TP CLAIMANT CHANGED WKSP FROM : CHENG HOE MOTOR PL --- >>> SM AUTOMOTIVE

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
2846056	21 Sep 2022 16:32:49	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SLM6373Z		xx.xx