

Our Ref : SMY7730U / TP#1761
Your Ref : SMN6899G / CC6/AIG22009395/Kea3

WITHOUT PREJUDICE

Date : 28TH SEPT 2022

AIG ASIA PACIFIC INSURANCE PTE. LTD.
AIG BUILDING
78 Shenton Way #07-16
Singapore 079120

Attention: Motor Claims Department

**ACCIDENT INVOLVING SMY7730U & SMN6899G ON 10/09/2022
ALONG JURONG EAST CENTRAL**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$ 1,872.50
- Loss of Use	S\$ 600.00 (\$120.00 x 05 Days)
- LTA / GIA Search Fee	S\$ 7.45
Grand Total	S\$ 2,479.95

If you have any enquiries, please contact our representative, Mr. Joseph at 6481-1522 or email joseph@ow.sg

All payment is to be issued direct to **Optima Werkz Pte Ltd.**

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD
Encl.

This is a computer generated printout and no signature is required.

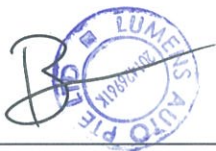
AUTHORISATION TO ACT

I/We, LUMENS AUTO PTE LTD ("the third party claimant") of
BLK 22 SINMING LANE #01-75 MIDVIEW CITY S(573969) (address), owner of
SMY7730U (vehicle no.) hereby authorize **OPTIMA WERKZ 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. SMY7730U that was damaged pursuant to the accident
which occurred on 10/09/2022 (date) along JURONG EAST CENTRAL
_____ (location) involving vehicle no/s SMN68996 ("the accident").

I further authorize the workshop to settle my 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.

Dated this 22 (day) of SEPTEMBER (month) 20_ 22 (year)

A blue circular stamp with the text "LUMENS AUTO PTE LTD" around the perimeter. A signature is written across the stamp.

Signed by "the third party claimant"
(with chop if applicable)

A blue circular stamp with the text "OPTIMA WERKZ PTE LTD" around the perimeter. A signature is written across the stamp.

Signed by "the workshop"
(with chop)

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

“We/I, OPTIMA WERKZ 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\$2,200.00 (Global Sum) for vehicle no. SMY7730U that was damaged pursuant to the accident which occurred on 10/09/2022 (date) along JURONG EAST CENTRAL (location) involving vehicle no/s SMN6899G. This is pursuant to the inspection conducted on 22/09/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner LUMENS AUTO PTE LTD (the third party claimant”) of vehicle no. SMY7730U 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 SMY7730U (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.

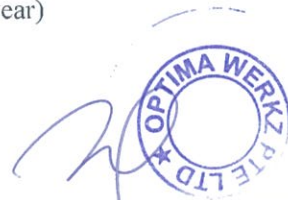
This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 25 (day) of NOVEMBER (month) 20 22 (year)



CKC

Signed by appointed surveyor



Signed by “the workshop” (with chop)

TAX INVOICE

To: AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY
#08-16 AIG BUILDING
SINGAPORE 079120

Tel: 64191000
Fax: 68357416

INV NO. : 322201141
INVOICE DATE : 27/09/2022
REF : TP#1761
VEH NO. : SMY7730U
MAKE : TOYOTA
MODEL : PRIUS PLUS (AUTO)
CURRENT MILEAGE:
ADVISOR : NGAI KAR KIT
TERMS : COD
MECHANIC :

#	DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
1	LUMP SUM REPAIRS AS RECOMMENDED BY SURVEYOR	1	AMT	SR	1,750.00	1,750.00

Remarks: DOA: 10/09/2022 @ 13:40HRS
CLAIMANT: LUMENS AUTO PTE LTD / OSMAN BIN MOHAMED YASIN
TP VEHICLE: SMN6899G

Singapore Dollars: One Thousand Eight Hundred Seventy-Two And Cent Fifty Only

SUB TOTAL	SGD	1,750.00
GST 7%	SGD	122.50
TOTAL	SGD	1,872.50
OUTSTANDING	SGD	1,872.50

Tax Legend:

SR - Standard Rated ZR - Zero Rated OS - Out of Scope

Tax	SR
Amount	1,750.00

I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs. I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

- 1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 3) Goods sold are not refundable/returnable.
- 4) Original invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount



Opt for a more convenient and quicker way to pay via Bank Transfer or PayNow:
Beneficiary Name: Optima Werkz Pte Ltd
Beneficiary Bank Name: DBS Bank Ltd
Bank Account No.:0039441282
Swift Code: DBSSSGSG
OR
PayNow UEN: 201212455WDB1
Note: Please include your invoice number under the reference section

Customer Acknowledgement

For **Optima Werkz Pte Ltd**

Customer Name and Signature

Authorised Signature

Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 22 Sep 2022 / 13:42:06

Receipt Date/Time : 22 Sep 2022 / 13:41:38

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220922-001948

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMN6899G				
As at 10 Sep 2022/13:40:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMN6899G			
	Enquiry Fee	7.00	0.49	7.49
	20220922134118488025			
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	0bhh6skw		Credit Card	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Wednesday, 28 September 2022 10:39
To: low_christopher@hotmail.com
Subject: ACCIDENT INVOLVING SMN 6899G AND SMY 7730U ON 10/09/2022

Our Ref: CC6/AIG22009395/Kea3

28 September 2022

LOW CHEW

Dear Sir/Madam,

ACCIDENT INVOLVING SMN 6899G AND SMY 7730U ON 10/09/2022

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.




Yours faithfully,

Asher Sng
Case Handler
DID: 6841 6051
Email: Ashersng@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	23 Sep 2022 16:37	Clim Dtl Modified	Claimant's Name: -> LUMENS AUTO PTE LTD. Claimant's ID: -> 2XXXXX961K.	[A] HOW MEI KWAN
2	23 Sep 2022 16:37	Clim Veh Model Changed	(205918) TOYOTA PRIUS PLUS 1.8 (A).	[A] HOW MEI KWAN
3	23 Sep 2022 16:37	Clim Created	Reg No: SMY7730U. Acct Date: 2022/09/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: Optima Werkz Pte Ltd (HQ)	[A] HOW MEI KWAN
4	23 Sep 2022 16:37	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	23 Sep 2022 16:37	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/10/04	[A] HOW MEI KWAN
6	23 Sep 2022 16:37	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	23 Sep 2022 16:37	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[A] Merimen Administrator
8	23 Sep 2022 16:37	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	23 Sep 2022 16:37	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	23 Sep 2022 16:37	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	28 Sep 2022 10:03	Video Downloaded	Downloaded Video - Accident	[A] HOW MEI KWAN
12	12 Oct 2022 11:47	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	12 Oct 2022 11:47	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	12 Oct 2022 11:47	Clim Dtl Modified	JPJ Reg. Date: -> 2021/03/25.	[A] JOANNE LEE KHANG MIN
15	12 Oct 2022 11:47	Clim Details Notified		[A] JOANNE LEE KHANG MIN
16	08 Nov 2022 16:45	Adj Mandate Request	Cur.Req:2239.95:Liability: 100% (BOLA 27) OI rear ended TP. *Quantum: \$2,239.95 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
17	15 Nov 2022 08:47	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/10/04	[I] MdNoor, Norsiah
18	15 Nov 2022 08:47	Adj Mandate Set	Approved:2239.95.	[I] MdNoor, Norsiah

Date From  Date To  Audit Type None  Go

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
2847430	26 Sep 2022 11:00:22	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMY7730U	SMN6899G	11.00
2847742	26 Sep 2022	Video Upload	Motor	AIG Asia	AIG Asia	SMY7730U	HOW MEI	xx.xx

	16:44:36			Pacific Insurance Pte. Ltd.	Pacific Insurance Pte. Ltd. (SG)		KWAN	
2847776	26 Sep 2022 17:07:44	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMY7730U	HOW MEI KWAN	xx.xx
2854905	12 Oct 2022 11:47:18	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMY7730U	SMN6899G	11.00