

# SM AUTOMOTIVE

Our Ref : SJU1933Y  
Your Ref : SMQ4826P  
Date : 22<sup>th</sup> Nov 2022

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

**AIG ASIA Pacific Insurance Pte Ltd**  
78 Shenton Way,  
AIG Building, #09-16  
Singapore 079120

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SJU1933Y & SMQ4826P AT SELETAR WEST LINK TOWARDS YISHUN  
AVE 1 ON 26.09.2022 @ 16:25HRS**

We are instructed by **SOH ZHI HUI** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SJU1933Y** was damaged by vehicle **SMQ4826P** 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:

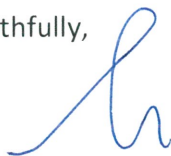
1) Repair Costs (Inc 7% gst)	\$ 1,391.00
2) Loss of Use for 03 days	\$ 360.00
3) LTA Search	\$ 2.00
	<u>\$ 1,753.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) Warrant to Act
- 3) LTA Receipt

Please let us have your cheque for the sum **\$ 1,753.00** 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

26.09.2022 @ 1625 hrs

Involving Vehicles

SJU19337 & SMD48269

Along

Seletar Way link towards Yishun Ave 1

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

SJU19337

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:

Soh Zhi Hui

NRIC No.:

S9170520C

Date:

25/10/2022

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

“We/I, SM AUTOMOTIVE (“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\$1,550.00 (Global Sum) for vehicle no. SJU 1933Y that was damaged pursuant to the accident which occurred on 26/09/2022 (date) along SELETAR WEST LINK (location) involving vehicle no/s SMQ 4826P.

This is pursuant to the inspection conducted on 25/10/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner SOH ZHI HUI (the third party claimant”) of vehicle no. SJU 1933Y 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”.

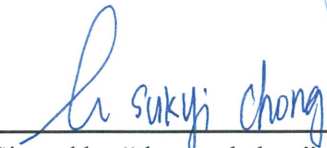
We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that “the third party claimant” after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SJU 1933Y (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 04 (day) of 01 (month) 2023 (year)

  
\_\_\_\_\_  
Signed by appointed surveyor

  
  
\_\_\_\_\_  
Signed by “the workshop” (with chop).

# 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

**AIG ASIA Pacific Insurance Pte Ltd**

78 Shenton Way,

AIG Building, #09-16

Singapore 079120

Client: SOH ZHI HUI

Invoice No : SMPL2211-0216

Date : 22-Nov-22

Date of Accident : 26-Sep-22

Vehicle No. : SJU1933Y

Model Type : TOYOTA ALTIS

Descriptions			Amount
Lump Sum Repair Cost			1,300.00
GST 7 %		:	91.00
Total		:	1,391.00

SIN DOLLARS: ONE THOUSAND THREE HUNDRED AND NINETY ONE ONLY





## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SMQ4826P

Date of Accident

26/09/2022 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**Period of Insurance ..... **19/11/2021 - 18/11/2023**Requested By ..... **SUKYI CHONG (CHEW MOTOR ...**Requested Date ..... **01/10/2022 11:38**

## 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)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 1 December 2022 8:55 AM  
**To:** NORA.ZAILAN@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SMQ4826P(AIG) AND SJU1933Y AT/ALONG SELETAR WESK LINK ON 26/09/2022  
**Attachments:** VIDEO SCREENSHOT 1.png; VIDEO SCREENSHOT 2.png; ADDENDUM FORM\_SMQ4826P.pdf

**NOORAISHA BTE ABDUL QUDDOOS**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMQ4826P**

**Our Ref: CC6/AIG22010777/Apa3**

**ACCIDENT INVOLVING SMQ4826P(AIG) AND SJU1933Y AT/ALONG SELETAR WESK LINK ON 26/09/2022**

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 SJU1933Y against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SJU1933Y. The video footage submitted by SJU1933Y shows that your vehicle had encroached into third party's lane and collided with third party vehicle. 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. Please be assured that we will do our due diligence to mitigate the cost.

In addition, the date of accident should be on **26/09/2022** instead of 29/09/2022. Please assist to sign on the attached addendum form and return to us via email for our necessary action.

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](mailto: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	31 Oct 2022 14:39	<b>Clm Dtl Modified</b>	Claimant's Name: -> SOH ZHI HUI. Claimant's ID: -> S9120520C.	[A] HOW MEI KWAN
2	31 Oct 2022 14:39	<b>Clm Veh Model Changed</b>	(205855) TOYOTA COROLLA ALTIS 1.6 (A).	[A] HOW MEI KWAN
3	31 Oct 2022 14:39	<b>Clm Created</b>	Reg No: SJU1933Y. Acct Date: 2022/09/26. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: SM Auto motive (HQ)	[A] HOW MEI KWAN
4	31 Oct 2022 14:39	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	31 Oct 2022 14:39	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/11/09	[A] HOW MEI KWAN
6	31 Oct 2022 14:39	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	31 Oct 2022 14:39	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	31 Oct 2022 14:39	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	31 Oct 2022 14:39	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	31 Oct 2022 14:39	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	23 Dec 2022 16:27	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	23 Dec 2022 16:27	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	23 Dec 2022 16:27	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2009/11/23.	[A] JOANNE LEE KHANG MIN
14	23 Dec 2022 16:27	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	23 Dec 2022 17:18	<b>Adj Mandate Request</b>	Cur.Req:1573.00:Liability: 100%[OI ENCROACHED TP'S LANE AND SIDE SWIPE TP CAR] *Quantum: \$1,573.00 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
16	29 Dec 2022 11:44	<b>Video Downloaded</b>	Downloaded SJU1933Y TP VIDEO	[I] Tam, Ivan-WK
17	29 Dec 2022 11:49	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/11/09. Mandate Remarks: Approved, to settle with TP WS not exceeding amt \$1,573.00. Subj to provision of all supporting docs	[I] Tam, Ivan-WK
18	29 Dec 2022 11:49	<b>Adj Mandate Set</b>	Approved:1573.00:Approved, to settle with TP WS not exceeding amt \$1,573.00. Subj to provision of all supporting docs	[I] Tam, Ivan-WK

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
2863019	01 Nov 2022 13:52:32	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJU1933Y	SMQ4826P	11.00
2866083	08 Nov 2022 14:05:52	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SJU1933Y	CHEW HSIAO TONG	xx.xx
2887907	23 Dec 2022 16:27:54	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJU1933Y	SMQ4826P	11.00