

Our Ref : SMM7174M / TP#1811
Your Ref : SLW7602D / CC6/AIG22010836/Kpa3

WITHOUT PREJUDICE

Date : 25TH NOVEMBER 2022

AIG ASIA PACIFIC INSURANCE PTE. LTD.

AIG BUILDING

78 Shenton Way #07-16

Singapore 079120

Attention: Motor Claims Department

**ACCIDENT INVOLVING SMM7174M & SLW7602D ON 29/10/2022
ALONG SLE TOWARDS CTE**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$ 10,234.98
- Loss of Use	S\$ 1,200.00 (\$120.00 x 10 Days)
- LTA / GIA Search Fee	S\$ 2.00
Grand Total	S\$ 11,436.98
	=====

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.

TO WHOM IT MAY CONCERN

AUTHORIZATION TO ACT

I/We(owner) Lumens Auto Pte Ltd ('the third-party claimant') of
(Address) 22 Sin Ming Lane, Midview City #01-82 8573969 registered owner of
(Vehicle Number) SMM 774M hereby authorize ('the vehicle repairer workshop')
OPTIMA WERKZ PTE LTD to act for me/us with respect of my/our claim for repair costs and /or
rental and/or loss of use for my/our vehicle number SMM 774M that was
damaged pursuant to the accident which occurred on 29/10/2022 along SLE, CTE
involving vehicle number SLW7602D.

I/We further authorize the workshop to settle my/our above-mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive full payment in the settlement of my/our
claim with full cheque(s) payment being made in the favor of the workshop.

Dated this 01 day of November year 2022.



Signature of Vehicle Registered Owner
Company's stamp (if applicable)

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\$ 11,000.00 (Global Sum) for vehicle no. SMM7P4M that was damaged pursuant to the accident which occurred on 29/10/2022 (date) along CTE (location) involving vehicle no/s SLN7602D. This is pursuant to the inspection conducted on 01/11/2022 (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. SMM7P4M 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 SMM7P4M (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 11 (day) of MARCH (month) 2023 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

Optima Werkz Pte Ltd

10 Ang Mo Kio Industrial Park 2A #01-05, Singapore 568047

Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

Co Reg & GST No: 201212455W

TAX INVOICE

To: AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY
#08-16 AIG BUILDING
SINGAPORE 079120

Tel: 64191000

Fax: 68357416

INV NO. : 322201406
INVOICE DATE : 17/11/2022
REF : TP#1811
VEH NO. : SMM7174M
MAKE : TOYOTA
CAR MODEL : NOAH HYBRID 7-SEATER
CURRENT MILEAGE:
ADVISOR : NGAI KAR KIT
TERMS : COD
MECHANIC :

DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
REAR TAILGATE	1	PCS	SR	1,095.38	1,095.38
REA TAILGATE WINDSCREEN MOULDING	1	PCS	SR	71.33	71.33
REAR TAILGATE OUTER CHROME GARNISH	1	PCS	SR	435.75	435.75
REAR TAILGATE "LOGO" EMBLEM	1	PCS	SR	54.60	54.60
REAR TAILGATE "HYBRID" EMBELM	1	PCS	SR	56.55	56.55
REAR TAILGATE MECHANISM LOCK	1	PCS	SR	326.33	326.33
REAR TAILGATE INNER HANDLE COVER	1	PCS	SR	24.30	24.30
REAR TAILGATE INNER TRIM BOARD	1	PCS	SR	371.33	371.33
REAR TAILGATE WEATHERSTRIP	1	PCS	SR	165.23	165.23
REAR TAILLAMP LH	1	PCS	SR	586.16	586.16
REAR TAILLAMP RH	1	PCS	SR	586.16	586.16
REAR SIDE GARNISH LH	1	PCS	SR	147.30	147.30
REAR SIDE GARNISH RH	1	PCS	SR	147.30	147.30
REAR BUMPER	1	PCS	SR	586.20	586.16
REAR BUMPER SIDE RETAINER LH	1	PCS	SR	63.98	63.98
REAR BUMPER REFLECTOR LH	1	PCS	SR	57.23	57.23
REAR BUMPER TOWING COVER	1	PCS	SR	23.40	23.40
REAR END PANEL	1	PCS	SR	440.03	440.03
REAR END PANEL TOP GARNISH	1	PCS	SR	155.33	155.33
REAR FLOOR PANEL TOP CARD BOARD	1	PCS	SR	518.25	518.25
REAR FENDER INNER TRIM BOARD LH	1	PCS	SR	436.65	436.65
REAR FENDER INNER TRIM BOARD RH	1	PCS	SR	436.65	436.65
REAR TAILGATE WINDSCREEN SEALANT	1	PCS	SR	40.00	40.00
REAR TAILGATE INNER TRIM BOARD CLIPS	1	PCS	SR	40.00	40.00
REAR BUMPER CLIPS	1	PCS	SR	50.00	50.00
REAR BUMPER REVERSE SENSOR	1	PCS	SR	200.00	200.00
REAR END PANEL TOP GARNISH CLIPS	1	PCS	SR	30.00	30.00
REAR END PANEL JOINT SEALANT	1	PCS	SR	30.00	30.00
REAR FLOOR PANEL INSULATOR MAT	1	PCS	SR	100.00	100.00
REAR FENDER INNER TRIM BOARD CLIPS LH	1	PCS	SR	50.00	50.00
REAR FENDER INNER TRIM BOARD CLIPS RH	1	PCS	SR	50.00	50.00
LABOUR CHARGES TO REMOVE, REPLACE, REFIX & READJUST AT ACCIDENT AREAS.	1	JOB	SR	900.00	900.00
LABOUR CHARGES FOR PAINTING & FURNISHING MATERIALS AT ACCIDENT AREAS.	1	JOB	SR	900.00	900.00

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CAR MODEL : NOAH HYBRID 7-SEATER
CURRENT MILEAGE:
ADVISOR : NGAI KAR KIT
TERMS : COD
MECHANIC :

DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
LABOUR CHARGES TO REMOVE & REFIX REAR WINDSCREEN GLASS.	1	JOB	SR	120.00	120.00
LABOUR CHARGES TO REMOVE & REINSTALLED REAR TAILGATE INNER MECHANISM & ETC. BACK TO ORIGINAL OPERATIONS.	1	JOB	SR	60.00	60.00
LABOUR CHARGES TO REMOVE & REFIX THIRD ROW SEAT CUSHION & ETC.	1	JOB	SR	80.00	80.00
LABOUR CHARGES TO REMOVE & REPLACE REAR BUMPER REVERSE SENSOR.	1	JOB	SR	50.00	50.00
TO TUFF KOTE & UNDERSEAL MATERIALS.	1	JOB	SR	60.00	60.00
TO CHECK WIRING & ELECTRICAL SYSTEM & ETC.	1	JOB	SR	20.00	20.00

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TERMS : COD
MECHANIC :

DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
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Remarks: DOA: 29/10/2022 @ 14:40HRS
CLAIMANT: LUMENS AUTO PTE LTD / MOHAMED MINANURAHMAN BIN MOHAMED MASRURI
TP VEHICLE: SLW7602D

Singapore Dollars: Ten Thousand Two Hundred Thirty-Four And Cent Ninety-Eight Only

SUB TOTAL	SGD	9,565.40
GST 7.00%	SGD	669.58
TOTAL	SGD	10,234.98
OUTSTANDING	SGD	10,234.98

Tax Legend:

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

Tax	SR
Amount	9,565.40

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

Customer Name and Signature

For Optima Werkz Pte Ltd

Authorised Signature

INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SLW7602D

Date of Accident

29/10/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **28/02/2022 - 27/02/2023**Requested By **KAITLYN CHIO (OPTIMA WERK...**Requested Date **31/10/2022 15:41****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: Saturday, 5 November 2022 1:35 PM
To: yeohuei@yahoo.com
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SLW7602D(AIG) AND SMM7174M AT/ ALONG SLE , BEFORE EXIT 5 TO UPPER THOMSON RD , RIGHT LANE NEAR SPEED CAMERA ON 29/10/2022

Yeo Huei , Steven (Yang Hui)

[By Email Only]

Dear Sir/Madam,

Our Ref: CC6/AIG22010836/Kpa3

You Ref: SLW7602D

ACCIDENT INVOLVING SLW7602D(AIG) AND SMM7174M AT/ ALONG SLE , BEFORE EXIT 5 TO UPPER THOMSON RD , RIGHT LANE NEAR SPEED CAMERA ON 29/10/2022

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 third party claim from SMM7174M 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,

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	01 Nov 2022 15:12	Clm Dtl Modified	Claimant's Name: -> LUMENS AUTO PTE LTD. Claimant's ID: -> 201426961K.	[A] HOW MEI KWAN
2	01 Nov 2022 15:12	Clm Veh Model Changed	(206367) TOYOTA NOAH HYBRID 1.8 X CVT (A).	[A] HOW MEI KWAN
3	01 Nov 2022 15:12	Clm Created	Reg No: SMM7174M. Acct Date: 2022/10/29. 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	01 Nov 2022 15:12	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Nov 2022 15:12	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/10	[A] HOW MEI KWAN
6	01 Nov 2022 15:12	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Nov 2022 15:12	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	01 Nov 2022 15:12	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	01 Nov 2022 15:12	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	01 Nov 2022 15:12	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	04 Nov 2022 18:36	Video Downloaded	Downloaded Video - Accident	[I] Tan, Bennie-WZ
12	05 Nov 2022 13:27	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
13	08 Nov 2022 16:21	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
14	24 Nov 2022 12:35	Video Downloaded	Downloaded Video - Accident	[I] Tan, Bennie-WZ
15	14 Dec 2022 14:09	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
16	14 Dec 2022 14:09	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	14 Dec 2022 14:09	Clm Dtl Modified	JPJ Reg. Date: -> 2019/07/11.	[A] JOANNE LEE KHANG MIN
18	14 Dec 2022 14:09	Clm Details Notified		[A] JOANNE LEE KHANG MIN
19	15 Dec 2022 16:25	Adj Mandate Request	Cur.Reg:11136.98:Liability: 100%(B27) *Quantum: \$11,136.98(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
20	21 Dec 2022 18:06	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/10. Mandate Remarks: Are all the survey photos uploaded to Merimen before seeking mandate?	[I] Tan, Bennie-WZ
21	21 Dec 2022 18:06	Adj Mandate Set	Maintained:Are all the survey photos uploaded to Merimen before seeking mandate?	[I] Tan, Bennie-WZ
22	28 Dec 2022 14:18	Adj Mandate Request	Cur.Reg:11136.98:Apologised for incomplete photos. We have uploaded all the survey/resurvey photos for your review, Thanks.	[A] CHEW HSIAO TONG
23	12 Jan 2023 15:30	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/11/10. Mandate Remarks: Subj to all docs/billings verified in order, SAB. Moving forward, please ensure all survey photos & details in survey report are in order before seeking mandate.	[I] Tan, Bennie-WZ
24	12 Jan 2023 15:30	Adj Mandate Set	Approved:11036.98:Subj to all docs/billings verified in order, SAB. Moving forward, please ensure all survey photos & details in survey report are in order before seeking mandate.	[I] Tan, Bennie-WZ

Date From   Date To   Audit Type 

ACTIVITY

[05/11/2022 13:27] CHEW HSIAO TONG:

100% BOLA 27

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
2863669	02 Nov 2022 14:24:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMM7174M	SLW7602D	11.00
2883561	14 Dec 2022 14:09:21	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMM7174M	SLW7602D	11.00