

Ref: 5164091225SG004

AIG

Attn: Motor Claims Dept

Dear Sir/ Madam

ACCIDENT INVOLVING VEHICLE NO SW1544C and SWK4355M  
ALONG South Bridge Road ON 18/11/2022

We understand that you are the insurer of SWK4355M vehicle.

I/We wish to inform you that my/our vehicle SW1544C have been completed repairs to my/our satisfaction by M/s FONG MOTORS. I/We therefore propose to claim from you as follows:

1.	Cost of Repairs	S\$ <u>1500.00</u>
2.	Loss of Use/Rental(S\$ <u>220</u> x <u>4</u> days)	S\$ <u>880.00</u>
3.	LTA Search Fee/GIA Reports	S\$ <u>7.45</u>
TOTAL		S\$ <u>2387.45</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



**Goh Siew Cheng**

goh\_siew\_cheng@hotmail.com

## LETTER OF AUTHORITY

RE: ACCIDENT INVOLVING VEHICLE NOS 8W1544C and 8W1C4355M  
& South Bridge Road  
ON 18/11/2022

1. I/ We, hereby appoint **FONG MOTORS** to be my agent and I/We authorize my said agent to give you all instructions pertaining to the conduct of my claim including instructions to commence legal proceedings in court in my name against the third-party driver/or his employers, if applicable.
2. **\*\* My said agent also has my authority to decide on my behalf whether to accept any offer of settlement from the third party and/or his insurers.**
3. I understand and accept that until I revoke my said agent's authority in writing to you, I am bound by all instructions given by my said agent to you
4. **\*\* Upon settlement of the third-party claim and in case the settlement monies were sent to me/us by the third party's insurers, I/We undertake to pay you and my/our Solicitor the cost of repair settled and related expenses and disbursement incurred.**
5. My vehicle is repaired on my own will without any inducement, threat or promise.



Signature

(Company's stamp if applicable)

Name: DELIA HO

NRIC No: 8518274I

Address 35 CAMBRIDGE ROAD 219735

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

"We/I, **FONG MOTORS** ("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\$1,500.00** (Repair Cost), **S\$600.00** (Loss of Use/Rental), **S\$7.45** (Disbursement) for vehicle no. **SLW1544C** that was damaged pursuant to the accident which occurred on **18/11/2022** (date) along **SOUTH BRIDGE ROAD** (location) involving vehicle no/s **SMK4355M**. This is pursuant to the inspection conducted on **12/12/2022** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **HO WEI YING DELIA** (the third party claimant") of vehicle no. **SLW1544C** 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 **SLW1544C** (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 3th (day) of July (month) 2023 (year)



Signed by appointed surveyor

**FONG MOTORS**

Signed by "the workshop" (with chop)

Fong Motors  
(06897200L)  
1 Autobay@Kaki Bukit  
#01-45 Singapore 417883

**INVOICE**

**No. : INV-044812**

SLW1544C TOYOTA VELLFIRE

35 CAMBRIDGE ROAD  
SPORE 219735

TEL : 96477476

FAX :

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 19/03/2023

Page : 1 of 1

Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	Cost of repair as agreed	1	UNIT	1,500.00		1,500.00
2.	LTA Search fee	1	UNIT	7.45		7.45

SINGAPORE DOLLAR ONE THOUSAND FIVE HUNDRED SEVEN AND CENTS FORTY FIVE ONLY

**Total** **1,507.45**

Notes :

1. All cheques should be crossed and made payable to Fong Motors
2. Goods sold are neither returnable nor refundable. Otherwise a cancellation fee of 20% on purchase price will be imposed.

  
\_\_\_\_\_  
**Authorised Signature**

## Fong Motors Rental Pte. Ltd.

(202109962H)

1 Autobay@Kaki Bukit  
#01-45 Singapore 417883  
Tel: 6748 5648

### INVOICE

No. : FM-000657

LIAN SIYANG ISAAC

35 CAMBRIDGE ROAD  
SINGAPORE 219735

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 04/02/2023

Page : 1 of 1

TEL : 96477476

FAX :

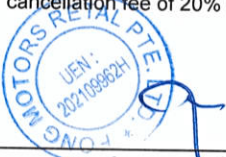
Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	SLQ122A 12/12/2022- 16/12/22 REPLACE VEHICLE NO. SLW1544C REF AGREEMENT NO. 10525	1	CAR	880.00		880.00

SINGAPORE DOLLAR EIGHT HUNDRED EIGHTY ONLY

Total **880.00**

#### Notes :

1. All cheques should be crossed and made payable to Fong Motors Rental Pte Ltd
2. Goods sold are neither returnable nor refundable. Otherwise a cancellation fee of 20% on purchase price will be imposed.



Authorised Signature



# FONG MOTORS RENTAL PTE LTD

1 KAKI BUKIT AVENUE 6 BLK C #01-45 (AUTOBAY@ KAKI BUKIT)

SINGAPORE 417883

HP: 8182 0548 H/P: 9633 7504

202109962H

NO: 10525

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULAR

Name: (as in I/C) Lian Siyang Isaac

NRIC/PASSPORT NO: S 8506127E

Address (Res): 35 Cambridge Road  
3219731

Name & Address of employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: 18yrs

Driving License No: S 8506127E D/L Type: Local / Int'l

Issue Date: 20/10/2009 Date of Birth: 12/21/1985

Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP: 96477476

### ADDITIONAL DRIVER'S PARTICULAR

Name: (as in I/C) Lian Chian Hui

NRIC/PASSPORT NO: S 0129068A

Address (Res): \_\_\_\_\_

Name & Address of employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: 42yrs

Vehicle No: 8LQ 122A Replace Veh No: 8W01344C

Mileage Out: 293652

Make & Model: Toyota Estima Auto / Manual

Date Out: 12/12/2022 Time: 11.40am

HIRE / PERIOD EXPIRY Time: \_\_\_\_\_

NON-WAIVER EXCESS = \$ 2000 + 2000

### CHARGES:

Daily 4 @ \$ 220 Per day 880

Weekly @ \$ \_\_\_\_\_ Per week \_\_\_\_\_

Monthly @ \$ \_\_\_\_\_ Per month \_\_\_\_\_

Hours @ \$ \_\_\_\_\_ Per hour \_\_\_\_\_

Malaysia @ \$ \_\_\_\_\_

CDW @ \$ \_\_\_\_\_ Per day/month \_\_\_\_\_

PAI @ \$ \_\_\_\_\_ Per day/month \_\_\_\_\_

Delivery / Collection Services \_\_\_\_\_

SUB - TOTAL \$ 880

PETROL LEVEL 6mark

Out E 1/4 1/2 3/4 F \_\_\_\_\_

Out E 1/4 1/2 3/4 F \_\_\_\_\_

EXTENSION \_\_\_\_\_

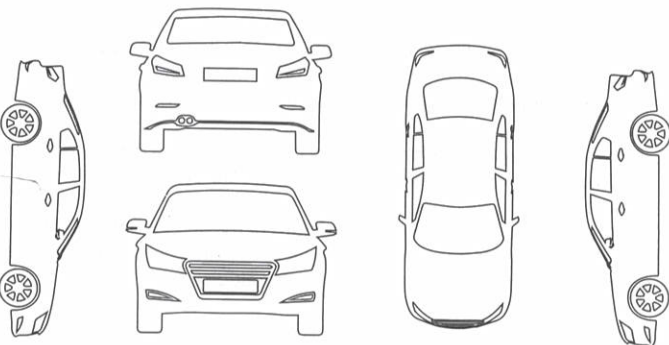
Misc. \_\_\_\_\_

TOTAL CHARGES \$ 880

Hirer's Signature: \_\_\_\_\_

Additional Driver's Signature: \_\_\_\_\_

### VEHICLE CHECK LIST:



INDICATE:  
A - ACCIDENTS

D - DENTS  
S - SCRATCHES

I have read and agree to the terms and conditions on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have made on the charge/credit card. All information that I have given to FONG MOTORS RENTAL PTE LTD in connection with this agreement is true.

### \*IMPORTANT NOTES

1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY FONG MOTORS RENTAL PTE LTD

RETURN OF VEHICLE. THE HIRER / DRIVER IS TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FOLLOWING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO FONG MOTORS RENTAL PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	FONG MOTORS RENTAL PTE LTD	SIGNATURE OF HIRER / DRIVER
<u>12/12/22</u>	<u>2pm</u>				

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 21 Nov 2022 / 15:50:53  
Receipt Date/Time : 21 Nov 2022 / 15:50:53

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-221121-002913

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 - SMK4355M				
As at 18 Nov 2022/21:20:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMK4355M			
	Enquiry Fee	7.00	0.49	7.49
	20221121154951527087			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	Paid By			
	483585XXXXXX8416	eNETS 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.

## **EzLyna (LKKAuto)**

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**From:** EzLyna (LKKAuto)  
**Sent:** Wednesday, 30 November 2022 11:54 AM  
**To:** jerryhuangrz@gmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SMK4355M (AIG) AND SLW1544C AT/ALONG SOUTH BRIDGE ROAD ON 18/11/2022

Dear Huang Ruizhe,

Our Ref: CC4/AIG22011823/pa3

### **ACCIDENT INVOLVING SMK4355M (AIG) AND SLW1544C AT/ALONG SOUTH BRIDGE ROAD ON 18/11/2022**

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 SLW1544C 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](mailto:Ezlyna@lkkauto.com) |

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	24 Nov 2022 14:38	<b>Clm Dtl Modified</b>	Claimant's Name: -> HO WEI YING DELIA. Claimant's ID: -> S8518274I.	[A] HOW MEI KWAN
2	24 Nov 2022 14:38	<b>Clm Veh Model Changed</b>	(206974) TOYOTA VELLFIRE 2.5 CVT S/R (A).	[A] HOW MEI KWAN
3	24 Nov 2022 14:38	<b>Clm Created</b>	Reg No: SLW1544C. Acct Date: 2022/11/18. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Direct Asia Insurance (Singapore) Pte Ltd (HQ). Workshop: Fong Motors - Kaki Bukit (HQ)	[A] HOW MEI KWAN
4	24 Nov 2022 14:38	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	24 Nov 2022 14:38	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/12/05	[A] HOW MEI KWAN
6	24 Nov 2022 14:38	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	24 Nov 2022 14:38	<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	24 Nov 2022 14:38	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	24 Nov 2022 14:39	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	24 Nov 2022 14:39	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	26 May 2023 09:15	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	26 May 2023 09:15	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	26 May 2023 09:15	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2016/12/01.	[A] JOANNE LEE KHANG MIN
14	26 May 2023 09:15	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	30 May 2023 14:03	<b>Adj Mandate Request</b>	Cur.Req:2107.45:Liability: 100% (BOLA 27) *Quantum: \$2,107.45 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
16	01 Jun 2023 10:46	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/12/05. Mandate Remarks: Approved, to settle not exceeding \$2,107.45. subj to submission of all supporting docs	[I] Tam, Ivan-WK
17	01 Jun 2023 10:46	<b>Adj Mandate Set</b>	Approved:2107.45:Approved, to settle not exceeding \$2,107.45. subj to submission 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
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2874092	25 Nov 2022 16:17:28	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLW1544C	SMK4355M	11.00
2970190	26 May 2023 09:15:13	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLW1544C	SMK4355M	11.00