

Our Ref : SMY3760J / TP#1855
Your Ref : SKU1255J / CC6/AIG22012220/Kpa3

WITHOUT PREJUDICE

Date : 27th January 2023

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

Attention: Motor Claims Department

**ACCIDENT INVOLVING SMY3760J & SKU1255J ON 02/12/2022
ALONG ORCHARD ROAD**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$	909.50	
- Loss of Use	S\$	300.00	(\$100.00 X 03 Days)
- LTA / GIA Search Fee	S\$	2.00	
Grand Total	S\$	<u>1,211.50</u>	

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 Sin Ming Lane #01-74 Midview City S(573969) (address), owner of
SMY3760J (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. SMY3760J that was damaged pursuant to the accident
which occurred on 02/12/2022 (date) along Orchard Road, Singapore
_____ (location) involving vehicle no/s SKU1255J ("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 05 (day) of 12 (month) 2022 (year)



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



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\$454.75** (Repair Cost), **S\$150.00** (Loss of Use/Rental), **S\$2.00** (Disbursement) for vehicle no. **SMY3760J** that was damaged pursuant to the accident which occurred on **02/12/2022** (date) along **ORCHARD ROAD** involving vehicle no/s **SKU1255J**. This is pursuant to the inspection conducted on **06/12/2022** (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. **SMY3760J** 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 **SMY3760J** (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)


LKK

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. : 322201574
INVOICE DATE : 17/12/2022
REF : TP#1855
VEH NO. : SMY3760J
MAKE : TOYOTA
MODEL : PRIUS 5DR HATCHBACK
CURRENT MILEAGE:
ADVISOR : NASHIK MOHAMED
TERMS : COD
MECHANIC :

#	DESCRIPTION	QTY	UOM	Tax Code	U/P SGD	AMT SGD
1	LUMP SUM REPAIRS AS RECOMMENDED BY SURVEYOR	1	AMT	SR	850.00	850.00

Remarks: DOA: 02/12/2022 @ 16:20HRS
CLAIMANT: LUMENS AUTO PTE LTD / GOH CHIH MING
TP VEHICLE: SKU1255J

Singapore Dollars: Nine Hundred Nine And Cent Fifty Only

SUB TOTAL SGD 850.00

GST 7% SGD 59.50

TOTAL SGD 909.50

OUTSTANDING SGD 909.50

Tax Legend:

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

Tax	SR
Amount	850.00

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

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SKU1255J

Date of Accident

02/12/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**

Period of Insurance **28/02/2022 - 27/02/2023**

Requested By **MOHAMED NASHIK (OPTIMA W...**

Requested Date **05/12/2022 09:46**

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: Wednesday, 14 December 2022 12:43 PM
To: rsnhoo@yahoo.com.sg
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SKU1255J(AIG) AND SMY3760J AT/ ALONG ORCHARD ROAD ON 02/12/2022

DR CHEN SIEW NYONG ROSALINE [By Email Only]

Dear Sir/Madam,

Our Ref: CC6/AIG22012220/Kpa3

You Ref: SKU1255J

ACCIDENT INVOLVING SKU1255J(AIG) AND SMY3760J AT/ ALONG ORCHARD ROAD ON 02/12/2022

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 SMY3760J 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)

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Friday, 10 March 2023 10:34 am
To: rsnkhoo@yahoo.com.sg
Cc: Admin A
Subject: 50% SETTLEMENT OF THIRD PARTY CLAIM AGAINST AIG / ACCIDENT INVOLVING SKU1255J(AIG) AND SMY3760J AT/ ALONG ORCHARD ROAD ON 02/12/2022
Attachments: Letter to Insured - Dr Chen.pdf

Dear Dr Chen Siew Nyong Rosaline,

Our ref:CC6//AIG22012220/Kpa3

Yr Ref:SKU1255J

ACCIDENT INVOLVING SKU1255J(AIG) AND SMY3760J AT/ ALONG ORCHARD ROAD ON 02/12/2022

We refer to the above matter.

Please be informed that we have settled third party (property damage) claim against your insurance AIG at 50% liability -@[\\$606.75](#) excluded surveyor fee.

Based on third party's video footage, we are of the view that liability should be shared by both parties.

Thank you.

*I am working from home from 06~17.03. 2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

Best Regards,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: 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	06 Dec 2022 22:01	Clm Dtl Modified	Claimant's Name: -> LUMENS AUTO PTE LTD, Claimant's ID: -> 201426961 K.	[A] HOW MEI KWAN
2	06 Dec 2022 22:01	Clm Veh Model Changed	(206252) TOYOTA PRIUS 1.8 5DR HATCHBACK (A).	[A] HOW MEI KWAN
3	06 Dec 2022 22:01	Clm Created	Reg No: SMY3760J, Acct Date: 2022/12/02, Claim Type: TP, Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG), TP Insurer: India International Insurance Pte Ltd (HQ), Workshop: Optima Werkz Pte Ltd (HQ)	[A] HOW MEI KWAN
4	06 Dec 2022 22:01	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	06 Dec 2022 22:01	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/12/15	[A] HOW MEI KWAN
6	06 Dec 2022 22:01	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	06 Dec 2022 22:01	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	06 Dec 2022 22:01	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	06 Dec 2022 22:02	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	06 Dec 2022 22:02	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	07 Dec 2022 17:51	Video Downloaded	Downloaded Video - Accident	[A] HOW MEI KWAN
12	10 Dec 2022 11:47	Video Downloaded	Downloaded Video - Accident	[I] Lee, Ming-Yao
13	12 Dec 2022 11:04	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
14	14 Dec 2022 12:39	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
15	21 Dec 2022 15:59	Video Downloaded	Downloaded Video - Accident	[I] Lee, Ming-Yao
16	16 Jan 2023 14:30	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	16 Jan 2023 14:30	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
18	16 Jan 2023 14:30	Clm Dtl Modified	JPJ Reg. Date: -> 2021/03/03.	[A] JOANNE LEE KHANG MIN
19	16 Jan 2023 14:30	Clm Details Notified		[A] JOANNE LEE KHANG MIN
20	19 Jan 2023 16:54	Video Downloaded	Downloaded Video - Accident	[I] Lee, Ming-Yao
21	30 Jan 2023	Adj Mandate Request	Cur.Req:606.75:Liability: 50% (BOLA:NIL) OI turns right on lane that only go straight & collided onto TP which moving out (to left) from queuing. *Quan	[A] Ezlyna

AUDIT TRAIL				
No.	On	Audit	Remarks	By
	10:48		tum: \$606.75(all-in). Please refer to adjuster report for details. *For your approval please.	
22	02 Feb 2023 08:55	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/12/15. Mandate Remarks: to settle at best	[I] Lee, Ming-Yao
23	02 Feb 2023 08:55	Adj Mandate Set	Approved:606.75:to settle at best	[I] Lee, Ming-Yao
<div> Date From <input type="text"/> <div> <div></div> <div></div> <div></div> </div> Date To <input type="text"/> <div> <div></div> <div></div> <div></div> </div> Audit Type None <div> <div></div> <div></div> </div> Go </div>				

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
2880294	07 Dec 2022 13:42:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMY3760J	SKU1255J	11.00
2899477	16 Jan 2023 14:30:35	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMY3760J	SKU1255J	11.00