

Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

E-Mail: erofia@singnet.com.sg

Co Registration No: 201202259N

Ref: EMT2139/23/lt/FBJ2175P

WITHOUT PREJUDICE

Your reference: TO BE ADVISED

BY HAND TO LKK

16 January 2023

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #07-16

AIG Building

Singapore 079120

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sir

Re: **ACCIDENT INVOLVING SKA9277Z AND FBJ2175P ON 22 DECEMBER 2022**

We are instructed by our client Lim Swee Meng to claim damages against your insured SKA9277Z in connection with a road traffic accident on 22 December 2022 at about 16.30hrs along Mountbatten Road with our client's motorcycle registration number FBJ2175P

As a result of the accident, our client's motor bike was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Final repair cost as per Surveyor's recommendation	S\$ 2,300.00
2.	Loss of Use (06 days X S\$20.00/day) Repair Day + PRI	S\$ 120.00
3.	To provide towing service (receipt attached)	S\$ 70.00
Total to Claim		<u>S\$ 2,490.00</u>

Attached towing receipt and final repair bill for your early process of our claim

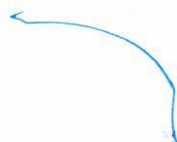
Kindly revert soonest

Thank you

Yours faithfully

Erofia Motor Trading Pte Ltd

Teo Hwa Heng



Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
Co Registration No: 201202259N

AUTHORISATION TO ACT

I/We, Lim Swee Meng ("the third party claimant") of
Blk 53 Marine Terrace # 09-243 S 440053 (address), owner of
FBJ 2175P (vehicle no.) hereby authorize Erofia Motor Trading 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. FBJ 2175P That was damaged pursuant to the
accident which occurred on 22 12 2022 (date)
along Mountbatten Road (location) involving vehicle no/s
SKA 9272 ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deemed 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 - EROFIA MOTOR
TRADING PTE LTD

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 28 (day) of 12 (month) 20 22 (year)



Signed by "the third party claimant"

(With company stamp if applicable)



Signed by "the workshop"

(With company stamp)

Provide always that this discharge of my
claim for damages relating to the damage to
my vehicle shall not prejudice or affect or
preclude me from making a further claim for
general and special damages for my personal
injuries sustained in the same accident.

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

“We/I, **EROFIA MOTOR TRADING 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\$2,300.00** (Repair Cost), **S\$100.00** (Loss of Use/Rental), **S\$70.00** (Disbursement) for vehicle no. **FBJ2175P** that was damaged pursuant to the accident which occurred on **22/12/2022** (date) along **MOUNTBATTEN ROAD** (location) involving vehicle no/s **SKA9277Z**. This is pursuant to the inspection conducted on **03/01/2023** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **LIM SWEE MENG** (the third party claimant”) of vehicle no. **FBJ2175P** 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 **FBJ2175P** (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 10 (day) of April (month) 2023 (year)



Signed by appointed surveyor

Signed by “the workshop” (with chop)

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62
Singapore 417883
Tel: 67527740 Fax: 67528669
H/P: 90696165 (Mr Teo)

INVOICE

Number	Date	Page
FBJ2175P	16-Jan-23	1

YOUR REF:
VEHICLE NO: FBJ2175P
MAKE/MODEL: YAMAHA JUPITER MX(HC)
NAME: AIG ASIA PACIFIC INSURANCE PTE LTD
ADDRESS: 78 SHENTON WAY #07-16
AIG BUILDING
SINGAPORE 079120

ACCIDENT INVOLVING SKA9277Z AND FBJ2175P ON 22 DECEMBER 2022

FINAL REPAIR COST AS PER SURVEYOR'S RECOMMENDATION S\$ 2,300.00

SUB-TOTAL: S\$ 2,300.00

SINGAPORE DOLLARS: TWO THOUSAND AND THREE HUNDRED ONLY

TOTAL : S\$ 2,300.00

EROFIA MOTOR TRADING PTE LTD



BIKE RECOVERY SERVICE

HP: 8298 6622

Business Reg. No: 201216510M

CASH SALE

NO: 02681

Date: 27/12/22

Particular: _____

Vehicle No: FBI 2175 P Model No: LC

From: T.P. Poudel - To: Kan Fook Sank TO EROFIA

Time: (Day/Night): _____

Others: _____

CASH \$: 70/-

NOTE: Vehicle is towed at owner's risk. The Company accepts no responsibility for damages or others misdemeanour to your vehicle while being towed.

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Wednesday, 11 January 2023 10:50 AM
To: laidorothy@yahoo.com.sg
Cc: Admin A
Subject: ACCIDENT INVOLVING SKA9277Z (AIG) AND FBJ2175P AT/ALONG MOUNTBATTEN ROAD ON 22/12/2022

Dear Yip Dorothy & Chan Yue Seng,

Our Ref: CC6/AIG23000019/Upa3

ACCIDENT INVOLVING SKA9277Z (AIG) AND FBJ2175P AT/ALONG MOUNTBATTEN ROAD ON 22/12/2022

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 a claim from **FBJ2175P** 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 |

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	03 Jan 2023 13:45	Clm Dtl Modified	Claimant's Name: -> LIM SWEE MENG. Claimant's ID: -> S2772492B.	[A] HOW MEI KWAN
2	03 Jan 2023 13:45	Clm Veh Model Changed	(202798) YAMAHA JUPITER MX 134cc HC.	[A] HOW MEI KWAN
3	03 Jan 2023 13:45	Clm Created	Reg No: FBJ2175P. Acct Date: 2022/12/22. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Erofia Motor Trading Pte Ltd - (kaki Bukit) (HQ)	[A] HOW MEI KWAN
4	03 Jan 2023 13:45	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	03 Jan 2023 13:45	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/01/12	[A] HOW MEI KWAN
6	03 Jan 2023 13:45	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	03 Jan 2023 13:45	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	03 Jan 2023 13:45	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	03 Jan 2023 13:45	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	03 Jan 2023 13:45	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	07 Feb 2023 22:46	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	07 Feb 2023 22:46	Clm Dtl Modified	JPJ Reg. Date: -> 2014/02/12.	[A] JOANNE LEE KHANG MIN
13	07 Feb 2023 22:46	Clm Details Notified		[A] JOANNE LEE KHANG MIN
14	20 Feb 2023 10:29	Adj Mandate Request	Cur.Req:2470.00:Liability: 100% (BOLA 5) OI turning right & hit onto TP which was travelling straight. *Quantum: \$2,470.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
15	31 Mar 2023 09:31	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/01/12	[I] MdNoor, Norsiah
16	31 Mar 2023 09:31	Adj Mandate Set	Approved:2470.00.	[I] MdNoor, Norsiah

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
2892576	04 Jan 2023 10:45:48	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance	FBJ2175P	SKA9277Z	11.00

					Pte. Ltd. (Express)			
2911737	07 Feb 2023 22:46:46	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	FBJ2175P	SKA9277Z	11.00