

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

Attn: **Motor Claims Department**

Date: 26th January 2023

Dear Sir/Madam,

Claimant: **Joey Ng Zi Lin**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 04/01/2023 at along Tampines Central 5 involving our client's vehicle registration number SLE 6894 D and vehicle registration number SLG 4610 J driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$1,300.00
2) Loss of Rental (SGD\$120.00 x 3Days)	\$360.00

Total : **\$1,660.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice & Agreement

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd

130 Bedok Reservoir Road
#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



ZOOM AUTOWERKS PTE LTD

UEN No.: 201725603G

✉ zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 04/01/2023 @ 11:48 along Tampines Central 5.
Involving vehicles SLE6894D and SLG4610J.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SLE6894D at my request, I/We, Joey Ng Zi Lin ("the claimant") of _____ (address) bearing NRIC No S9145602F the owner of motor vehicle no SLE6894D, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

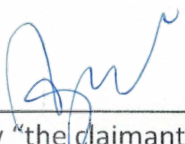
I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 04 day of 01 (month) 20 23 (year)


Signed by "the claimant"

Name: Joey Ng

NRIC No: _____


Signed by Zoom Autowerks Pte Ltd

Name: thin cai

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

"We/I, **ZOOM AUTOWERKS 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\$1,400.00** (Global Sum) for vehicle no. **SLE6894D** that was damaged pursuant to the accident which occurred on **04/01/2023** (date) along **TAMPINES CENTRAL 5** (location) involving vehicle no/s **SLG4610J**. This is pursuant to the inspection conducted on **10/01/2023** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **JOEY NG ZI LIN** (the third party claimant") of vehicle no. **SLE6894D** 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 **SLE6894D** (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 13 (day) of 05 (month) 2023 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

INVOICE

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

Invoice No. : ZI0001046
Date : 13/5/2023
VRN : SLE 6894 D
Make & Model : Kia Forte K3
DOA : 4/1/2023
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			1,300.00
2	Loss of Rental			100.00

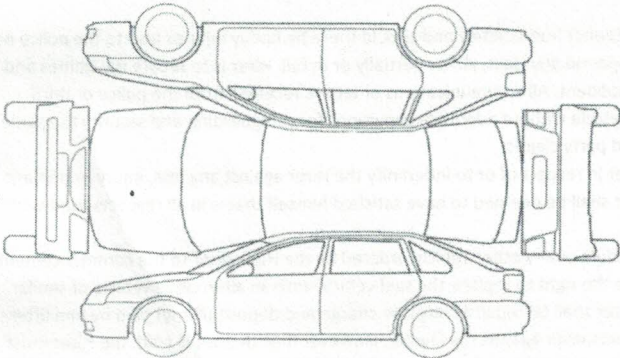
TOTAL :	\$1,400.00
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I agree to the price as listed above and confirm that goods are received in good condition.

(Customer's Signature)

(by Zoom Autowerks Pte Ltd)

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name:	Joey Ng Zi Lin	Vehicle No.:	SNE5103L																				
NRIC/Passport No.:	89145682F.	Vehicle Make/Model:	Honda Freed																				
Address:	450 Tampines St 42, #11-102	Date/Time Out:	09/01/2023																				
		Date/Time In:	12/01/2023.																				
Tel:	9322 2207.	<table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">OUT</td> </tr> </table> <table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">IN</td> </tr> </table>		E	¼	½	¾	F	OUT					E	¼	½	¾	F	IN				
E	¼	½	¾	F																			
OUT																							
E	¼	½	¾	F																			
IN																							
Driving License No./Exp.:		Mileage:	Mileage:																				
ADDITIONAL DRIVER'S PARTICULAR		RENTAL CHARGES																					
Name:		Hours @	per hour																				
NRIC/Passport No.:		3 Days @ \$120	per day \$360																				
Address:		Weeks @	per week																				
		Months @	per month																				
Tel:		Other Charges																					
Driving License No./Exp.:		Petrol Top-Up																					
(A) - Accident (D) - Dent (S) - Scratch		Sub-total																					
		TOTAL CHARGES \$360																					
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT																					
Singapore - Own Damage	\$S2,000.00																						
Singapore - 3rd Party	\$S2,000.00																						
Malaysia*	\$S8,000.00																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	\$S3,000.00 (Additional)																						
IMPORT NOTE:		<p>1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE</p> <p>2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing</p> <p>3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or trafficking, smuggling) is strictly prohibited.</p> <p>4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.</p>																					
		<p>Hirer's Signature / Date</p> <p>Owner's Signature / Date</p>																					

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Monday, 16 January 2023 10:43 AM
To: dorieme@yahoo.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SLG4610J (AIG) AND SLE6894D AT/ALONG TAMPINES CENTRAL 5 ON 04/01/2023

Dear Serena Wee Mei Yen,

Our ref: CC6/AIG23000342/Upa3

ACCIDENT INVOLVING SLG4610J (AIG) AND SLE6894D AT/ALONG TAMPINES CENTRAL 5 ON 04/01/2023

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 **SLE6894D** 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	10 Jan 2023 21:38	Clm Dtl Modified	Claimant's Name: -> Joey Ng Zi Lin. Claimant's ID: -> SXXXX682F.	[A] HOW MEI KWAN
2	10 Jan 2023 21:38	Clm Veh Model Changed	(203777) KIA FORTE K3 1.6 (A).	[A] HOW MEI KWAN
3	10 Jan 2023 21:38	Clm Created	Reg No: SLE6894D. Acct Date: 2023/01/04. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Etiqa Insurance Pte Ltd (HQ). Workshop: Zoom Autowerk s Pte Ltd (HQ)	[A] HOW MEI KWAN
4	10 Jan 2023 21:38	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	10 Jan 2023 21:38	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/01/19	[A] HOW MEI KWAN
6	10 Jan 2023 21:38	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	10 Jan 2023 21:38	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	10 Jan 2023 21:38	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	10 Jan 2023 21:39	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	10 Jan 2023 21:39	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	12 Jan 2023 14:38	Clm Dtl Modified	Claimant's ID: SXXXX682F -> S9145682F.	[A] HOW MEI KWAN
12	09 Mar 2023 12:46	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	09 Mar 2023 12:46	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	09 Mar 2023 12:46	Clm Dtl Modified	JPJ Reg. Date: -> 2016/07/29.	[A] JOANNE LEE KHANG MIN
15	09 Mar 2023 12:46	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	20 Apr 2023 09:01	Adj Mandate Request	Cur Req:1600.00:Liability: 100% (BOLA 16) *Quantum: \$1,600.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
17	05 May 2023 23:45	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/01/19. Mandate Remarks: Subj to all docs/billings, i.e. Final Repair Bill/Tax Invoice [Showing COR only] verified in order, SAB from \$1200-1500 (All-in)	[I] Tan, Bennie-WZ
18	05 May 2023 23:45	Adj Mandate Set	Approved:1500.00:Subj to all docs/billings, i.e. Final Repair Bill/Tax Invoice [Showing COR only] verified in order, SAB from \$1200-1500 (All-in)	[I] Tan, Bennie-WZ

Date From

Date To

Audit Type

None

Go

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
2896669	11 Jan 2023 09:08:23	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLE6894D	SLG4610J	11.00
2928921	09 Mar 2023 12:46:53	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLE6894D	SLG4610J	11.00

