

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

Attn: **Motor Claims Department**

Date: 20<sup>th</sup> March 2023

Dear Sir/Madam,

Claimant: **Ting Boon Kiat**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 23/01/2023 at along TPE(PIE), exit Pasir Ris Drive 8 involving our client's vehicle registration number SMQ 8868 S and vehicle registration number SMS 2311 K 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	\$2,700.00
2) Loss of Rental (SGD\$180.00 x 6Days)	\$1,080.00
3) Insurance Search	\$2.00
4) Purchase of GIA Report	\$31.00

**Total :** **\$3,813.00**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Agreement
- Insurance Search Receipt
- Purchase of GIA Report Receipt

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 23/01/2023 @ 13:30 along TPELPIE) exit Pasir Ris Dr 8.  
Involving vehicles SM6886BS and SM2311F.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SM6886BS at my request, I/We, Ting Boon Hiat. ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No S6911334F. the owner of motor vehicle no SM6886BS, 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 23 day of 01 (month) 20 23 (year)

  
Signed by "the claimant"

Name: Ting Boon Hiat.

NRIC No: S6911334F.

  
Signed by Zoom Autowerks Pte Ltd

Name: Ethan Chan

**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\$2,700.00** (Repair Cost), **S\$750.00** (Loss of Use/Rental), **S\$33.00** (Disbursement) for vehicle no. **SMQ8868S** that was damaged pursuant to the accident which occurred on **23/01/2023** (date) along **TPE EXIT PASIR RIS DRIVE 8** (location) involving vehicle no/s **SMS2311K**. This is pursuant to the inspection conducted on **26/01/2023** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **TING BOON KIAT** (the third party claimant") of vehicle no. **SMQ8868S** 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 **SMQ8868S** (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 July (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. : ZI0001090  
Date : 11/7/2023  
VRN : SMQ 8868 S  
Make & Model : Lexus ES250  
DOA : 23/1/2023  
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			2,700.00
2	Loss of Rental			750.00
3	Insurance Search			2.00
4	Purchase of GIA Report			31.00

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**TOTAL :**

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**\$3,483.00**

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All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD** "

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G

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(by Zoom Autowerks Pte Ltd)



Zoom Autowerks Pte Ltd

Registration No.: 201725603G

E-mail: zoomautowerks@gmail.com

### RENTAL AGREEMENT

<b>HIRER'S PARTICULAR</b> Name: <u>Ting Boon Kiat</u> NRIC/Passport No.: <u>36911334F</u> Address: Tel: Driving License No./Exp.:	<b>VEHICLE DETAIL</b> Vehicle No.: <u>SMR 2614S</u> Vehicle Make/Model: <u>m. Benz 3320</u> Date/Time Out: <u>24/01/2023</u> Date/Time In: <u>30/01/2023</u> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px;">E</div> <div style="border: 1px solid black; padding: 2px;">¼</div> <div style="border: 1px solid black; padding: 2px; border-radius: 50%;"><u>½</u></div> <div style="border: 1px solid black; padding: 2px;">¾</div> <div style="border: 1px solid black; padding: 2px;">F</div> </div> <div style="display: flex; justify-content: space-around; align-items: center;"> <span>OUT</span> <span>IN</span> </div>																
<b>ADDITIONAL DRIVER'S PARTICULAR</b> Name: NRIC/Passport No.: Address: Tel: Driving License No./Exp.:	Mileage:                      Mileage: <b>RENTAL CHARGES</b> <table style="width: 100%;"> <tr> <td>Hours</td> <td>@</td> <td>per hour</td> <td></td> </tr> <tr> <td><u>6</u> Days</td> <td>@</td> <td><u>\$180</u> per day</td> <td><u>\$1080</u></td> </tr> <tr> <td>Weeks</td> <td>@</td> <td>per week</td> <td></td> </tr> <tr> <td>Months</td> <td>@</td> <td>per month</td> <td></td> </tr> </table> Other Charges Petrol Top-Up Sub-total <b>TOTAL CHARGES</b> <u>\$1080</u>	Hours	@	per hour		<u>6</u> Days	@	<u>\$180</u> per day	<u>\$1080</u>	Weeks	@	per week		Months	@	per month	
Hours	@	per hour															
<u>6</u> Days	@	<u>\$180</u> per day	<u>\$1080</u>														
Weeks	@	per week															
Months	@	per month															
(A) - Accident (D) - Dent (S) - Scratch <div style="text-align: center;"> </div>	<b>PRE-PAYMENT</b> Downpayment and Deposit Amount Refunded Due I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.																
<table style="width: 100%;"> <tr> <th style="text-align: left;">PHYSICAL DAMAGE EXCESS</th> <th style="text-align: left;">ACKNOWLEDGEMENT</th> </tr> <tr> <td>Singapore - Own Damage</td> <td>S\$2,000.00</td> </tr> <tr> <td>Singapore - 3rd Party</td> <td>S\$2,000.00</td> </tr> <tr> <td>Malaysia*</td> <td>S\$8,000.00</td> </tr> <tr> <td>For Drivers aged &lt; 27 or &gt; 65 and/or less than 2 years driving experience regardless of age</td> <td>S\$3,000.00 (Additional)</td> </tr> </table>	PHYSICAL DAMAGE EXCESS	ACKNOWLEDGEMENT	Singapore - Own Damage	S\$2,000.00	Singapore - 3rd Party	S\$2,000.00	Malaysia*	S\$8,000.00	For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)	<div style="text-align: center; font-size: 2em; margin-bottom: 20px;"> </div> <div style="text-align: center; border-top: 1px solid black; margin-bottom: 20px;">             Hirer's Signature / Date           </div> <div style="text-align: center; font-size: 2em; margin-bottom: 20px;"> </div> <div style="text-align: center; border-top: 1px solid black;">             Owner's Signature / Date           </div>						
PHYSICAL DAMAGE EXCESS	ACKNOWLEDGEMENT																
Singapore - Own Damage	S\$2,000.00																
Singapore - 3rd Party	S\$2,000.00																
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<b>IMPORT NOTE:</b> 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 2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Autowerks Pte Ltd 3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or trafficking, smuggling) is strictly prohibited. 4. In case of accident, the hirer shall report to Zoom Autowerks Pte Ltd immediately.																	


INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SMS2311K

Date of Accident

23/01/2023 

Reset

% **RESULT & RECEIPT**

TP Insurer Enquiry

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

Period of Insurance ..... **15/01/2023 - 14/01/2024**

Requested By ..... **Elin Cai (Zoom Autowerks Pte ...**

Requested Date ..... **25/01/2023 11:31**

**Payment details**

Request Amount: **S\$1.85**

GST Amount: **S\$0.15**

Total Amount Due (GST Inclusive): **S\$2**

**General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B  
Singapore 038989

E-mail: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Registration: M400017735

## TAX INVOICE

Date of Request: 26/01/2023

**Your Ref No: SMQ8868S**

Dear Sir/Madam,

Date of Accident: 23/01/2023 00:00 (SGT)

Vehicle No: SMQ8868S

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
<b>SMS2311K</b>	Singapore	(31.00 )	1	(28.70 )
GST Amount				(2.30 )
Total Amount Due (GST Inclusive)				(31.00 )

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

## **EzLyna (LKKAuto)**

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**From:** EzLyna (LKKAuto)  
**Sent:** Monday, 20 February 2023 3:01 PM  
**To:** suliyu@hotmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SMS2311K (AIG) AND SMQ8868S AT/ALONG TPE EXIT PASIR RIS DRIVE 8 ON 23.01.2023

Dear Soh Lay Geok,

Our Ref: CC6/AIG23000842/Uya3

### **ACCIDENT INVOLVING SMS2311K (AIG) AND SMQ8868S AT/ALONG TPE EXIT PASIR RIS DRIVE 8 ON 23.01.2023**

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 **SMQ8868S** 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	29 Jan 2023 10:28	Clim Dtl Modified	Claimant's Name: -> TING BOON KIAT. Claimant's ID: -> S6911334F.	[A] HOW MEI KWAN
2	29 Jan 2023 10:28	Clim Veh Model Changed	(206942) TOYOTA LEXUS 2.5 ES250 4DR SEDAN (AUTO) EXECUTIVE (A).	[A] HOW MEI KWAN
3	29 Jan 2023 10:28	Clim Created	Reg No: SMQ8868S. Acct Date: 2023/01/23. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: FWD Singapore Pte. Ltd. (HQ). Workshop: SPEEDW ERKZ PTE LTD (HQ)	[A] HOW MEI KWAN
4	29 Jan 2023 10:28	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	29 Jan 2023 10:28	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/02/07	[A] HOW MEI KWAN
6	29 Jan 2023 10:28	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	29 Jan 2023 10:28	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	29 Jan 2023 10:28	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	29 Jan 2023 10:28	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	29 Jan 2023 10:28	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
11	30 Jan 2023 10:47	TP Ins Updated	TPRegNo:SLC4432S -> SMS2311K.	[I] Perumal, Vilasini
12	07 Feb 2023 09:47	TP Ins Updated	TPPolNo:[None] -> PNPV2021-00004580-01.	[A] HOW MEI KWAN
13	08 Feb 2023 08:57	Clim Registration Modified	Rep:210246->205398.	[A] HOW MEI KWAN
14	05 Apr 2023 01:15	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	05 Apr 2023 01:15	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	05 Apr 2023 01:15	Clim Dtl Modified	JPJ Reg. Date: -> 2019/11/25.	[A] JOANNE LEE KHANG MIN
17	05 Apr 2023 01:15	Clim Details Notified		[A] JOANNE LEE KHANG MIN
18	21 Apr 2023 11:16	Video Downloaded	Downloaded Video - Accident (front)	[I] Tan, Wilson-KL
19	09 May 2023 18:55	Adj Mandate Request	Cur Req:3483.00:Liability: 100% (BOLA 27) *Quantum: \$3,483.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
20	10 May 2023 11:34	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/02/07. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
21	10 May 2023 11:34	Adj Mandate Set	Approved:3483.00:Subject to all docs in place.	[I] Ler, Bernard-JQ

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
2904858	29 Jan 2023 14:18:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMQ8868S	SLC4432S	11.00
2943679	05 Apr 2023 01:15:24	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMQ8868S	SMS2311K	11.00
2951984	21 Apr 2023 11:15:14	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMQ8868S	Tan, Wilson-KL	xx.xx
2951986	21 Apr 2023 11:16:08	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMQ8868S	Tan, Wilson-KL	xx.xx

