

Xin Hua Workshop Pte Ltd
Letter of Demand

Our Ref: ES6628R

24/Apr/2025

AIG ASIA PACIFIC INSURANCE PTE LTD
AIG BUILDING #07-06
78 SHENTON WAY
S(079120)

Dear Sir/Mdm:

**ACCIDENT INVOLVING ES6628R & SCY6308G ALONG BLK 827A TAMPINES ST 81
CARPARK ON 08/10/2024**

**We are acting on behalf of the owner/driver to recover his vehicle damages and losses
sustainer in the above accident from the third party driver/ or insurers.**

<u>Description</u>					Amount
Repair Costs					\$ 8,175.00
Loss Of Rental	\$150.00	X	6	days	\$ 900.00
LTA Search Fees					\$ 2.18
Amount					\$ 9,077.18

Please look into our client claims and let us hear from you shortly.

Thank you

ALLAN
XIN HUA WORKSHOP PTE LTD
Tel : 87867171
email : xinhuaworkshop@gmail.com

XIN HUA WORKSHOP PTE LTD
REG: 201838521G



LETTER OF AUTHORIZATION

Accident involving my vehicle ES6628R & SLY63086 on 8/10/24 at along BIK 82TA Tampines st81 carpark

I/We, Yeo Siau Phong Kenneth, owner of vehicle no. ES6628R hereby authorize **XIN HUA WORKSHOP PTE LTD** to proceed with the repair for my vehicle ES6628R which was damaged in the above accident.

I/We further authorize **XIN HUA WORKSHOP PTE LTD** to claim against the driver and/or the owner of the other vehicle(s) involved in the said accident for the repair cost and the loss of use/rental, and etc of my vehicle on my behalf and for the own benefit.

You are further authorized to appoint your solicitor and give instruction in my name for the purpose of seeking recovery of the said cost of repairs and the loss of use/rental, and etc.

I further authorize you and/or your representative(s) to sign all and any documents including but not limited to Release Forms and Discharge Vouchers, so as to effect settlement of the repair costs, loss of use/rental and etc, as well as legal fee and all disbursements related thereof.

I hereby undertake to co-operate with you and render you all the assistance (Including the re-inspection of my vehicle an being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use of my vehicle against any party.

Owner Signature / Company Stamp / Date

Name : Yeo Siau Phong
NRIC : S XXXX640A
HP Tel : 98478783
Address : BIK 677B Jurong West st64
#13-297
5642677

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

“We/I, XIN HUA WORKSHOP 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\$8,850.00 (Global Sum) for vehicle no. ES 6628R at was damaged pursuant to the accident which occurred on 08/10/2024 (date) along TAMPINES STREET 81 (location) involving vehicle no/s SCY 6308G.

This is pursuant to the inspection conducted on 10/10/2024 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner YEO SIAU PHONG KENNETH (the third party claimant”) of vehicle no. ES 6628R 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 ES 6628R (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 15 (day) of May (month) 2025 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

“WITHOUT PREJUDICE FOR ANY OTHER CLAIMS”

Tax Invoice

BILL TO
AIG Asia Pacific Insurance Pte Ltd
AIG Building #07-06
78 Shenton Way
079120

INVOICE XHW-INV-250188
DATE 15/05/2025
TERMS Net 30
DUE DATE 14/06/2025

DESCRIPTION	AMOUNT
ES6628R - MERCEDES E200	7,500.00
DATE OD ACCIDENT : 08/10/2024	
LUMP SUM REPAIR FOR THIRD PARTY CLAIM	

All cheque payments should be crossed and made payable to "XIN HUA WORKSHOP PTE LTD"
Please indicate the invoice no. on the reverse side

SUBTOTAL	7,500.00
GST TOTAL	675.00
TOTAL	8,175.00
BALANCE DUE	S\$8,175.00

GST SUMMARY

	RATE	GST	NET
	GST @ 9%	675.00	7,500.00

Auto Star Automotive Pte Ltd

23 Kaki Bukit Ave 4

04-01

Singapore 415933

autostar.automotive@yahoo.com

Company Registration No. 202029008Z



Estimate

ADDRESS

YEO SIAU PHONG

BLK 677B JURONG WEST ST

64

#13-297

S642677

ESTIMATE NO. 1553

DATE 16/04/2025

DESCRIPTION

AMOUNT

SKZ9229G - HYUNDAI ELANTRA
RENTAL PERIOD FROM 09/10/24 TO 15/10/24
\$150 X 6 DAYS = \$900.00
REPLACEMENT VEHICLE ES6628R

900.00

Cheque should be crossed and made to Auto Star Automotive Pte Ltd
or E-transfer A/C: 601-304835-001 OCBC Bank.

TOTAL

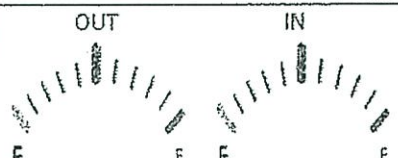
S\$900.00

Accepted By

Accepted Date

We appreciate your business and look forward to serve you again soon.

VEHICLE RENTAL AGREEMENT

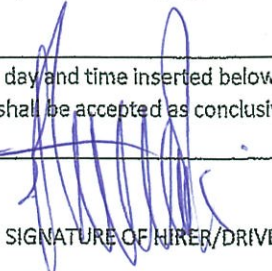
HIRER'S PARTICULAR Name: (as in I/C) <u>Geo Siau Phong</u> NRIC / Passport No.: <u>S7014640A</u> Address (Res): <u>B1K 677B Tummy West St 64</u> <u>#13-297 5642677</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ D/L No: _____ D/L Type: Local / International Pass Date: _____ Date of Birth: _____ Tel / HP: _____ ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) _____ NRIC / Passport No.: _____ D/L No: _____ D/L Type: Local / International Address (Res): _____ Tel / HP: _____		Veh No: <u>SK8 9229 G</u> Replace Veh No: <u>ES 6628 R</u> Mileage Out: _____ Mileage Out: _____ Make & Model <u>Myndu</u> Make & Model <u>Mercedes</u> Auto / Manual <u>Electric</u> Auto / Manual _____ OUT: Date <u>09/10/2024</u> OUT: Date <u>15/10/24</u> OUT: TIME <u>1130</u> OUT: TIME <u>4pm</u> RENTAL CHARGES Daily <u>6</u> @ \$ <u>150</u> <u>900</u> <u>00</u> Weekly @ \$ _____ Monthly @ \$ _____ Hours @ \$ _____ Others @ \$ _____ CDW @ \$ _____ PAI @ \$ _____ Delivery Service _____ SUB-TOTAL \$ <u>900</u> <u>00</u>  EXTENSION _____ Collection Service _____ Misc. _____ ESTIMATED TOTAL RENTAL \$ _____ Hirer is responsible for the first \$ _____ excess for collision/damage to first party. (i.e.) Auto Star Automotive Pte Ltd Vehicle (including windscreen) and also first \$ _____ excess for collision/damage to third party's vehicle for each and every accident/damage. Hirer's Signature: _____ Addition Driver's Signature: _____	
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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. You may charge all amount due on the rental to my/our credit card.

*IMPORTANT

1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY AUTO STAR AUTOMOTIVE PTE LTD.
3. IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
 - (i) shall report all accidents involving the said vehicle to the owner immediately;
 - (ii) shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the 'NON-INJURY MOTOR ACCIDENT REPORTSCHEME' (the form will be made available when the accident is report to the owner);
 - (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents:
 - (a) injury case
 - (b) non-injury case involving a Government vehicle, or damage to Government property.
 - (c) non-injury case involving a foreign vehicle (to obtain their motor insurance policy (Passport No./ Name of the driver, vehicle number, Log card and vehicle road tax information.
 - (d) non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE. The Hirer/Driver is required to sign in the column "Signature of Hirer/Driver" tailing which the day and time inserted below shall be deemed to be the day and time the vehicle is returned to AUTO STAR AUTOMOTIVE 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	REMARKS	DEPOSIT REFUND	
<u>15/10/24</u>	<u>4pm</u>					 SIGNATURE OF HIRER/DRIVER

HIRER:

TERMS & CONDITIONS

1. Hirer/ Named driver shall not use the vehicle for speeding, reckless driving, racing or any illegal activities. AUTO STAR AUTOMOTIVE PTE LTD reserves the rights to repossess the vehicle with additional SGD \$1,500/- compensation. Hirer shall be fully responsible for any damages and any other cost incurred as a result of such activities.
2. Hirer shall ensure the usage of vehicle is limited to Singapore only.
3. Should the vehicle be involved in any traffic offence during the rental period, the hirer agreed to be liable for and agree to pay all fines and any other amount government or semi government authority shall levy or impose.
4. Only the hirer or named driver is allowed to use the vehicle. In any circumstances that another driver apart from the hirer or named driver is found using the vehicle, the Owner reserves the rights to repossess the vehicle and Hirer is responsible for such cost incurred.
5. Should the Hirer meet with an accident or any loss or damage is caused to the Vehicle during the lease/ rental period, the Hirer must inform the Owner immediately. No repair is to be done without the Owner's approval. If ACCIDENT REPORT to the Insurance Company is required, the Hirer/ Named driver must assist us to lodge within 24 hours and assist us in the insurance claim pertaining to the accident.
6. The Hirer is responsible for the below Excess for loss or damage to vehicle or third party property for each and every accident during the period of rental.

Windscreen Excess: S\$ 100.00
Own Damage Excess (Section 1): S\$ 2,000.00
Third Party Excess (Section 2): S\$ 2,000.00
Young and Inexperienced Driver: Additional S\$ 3,000.00
(Below 26 yrs old and driving experience of 2 yrs and below)

7. Hirer is liable for any loss of, or any damage which include physical damage or any other general damages to the vehicle and its accessories during the rental period, the Hirer must make payment of such repair or replacement cost immediately.
8. The Hirer has to return the vehicle with the fuel at the same level as when collected the vehicle on _____ (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period and after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without any refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer

Name:

Auto Star Automotive Pte Ltd (the Owner)

Name:

Designation:

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SCY6308G

Date of Accident

08/10/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **12/12/2022 - 11/12/2024**Requested By **VANCE (1ST AUTOMOTIVE SER...**Requested Date **09/10/2024 13:21**

Payment details

Request Amount: **S\$2**GST Amount: **S\$0.18**Total Amount Due (GST Inclusive): **S\$2.18**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Yan (LKK Auto)

From: Yan (LKK Auto)
Sent: Friday, October 18, 2024 6:18 PM
To: sitowy@yahoo.com.sg
Cc: Hsiao Tong (LKKAuto)
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SCY6308G(AIG) AND ES6628R AT/ALONG TAMPINES STREET 81 ON 08/10/2024

Our Ref: CD/AIG24100227/Aua3

AIG Ref: 9687560530SG

18 OCT 2024

SI TO WAI YIP

ACCIDENT INVOLVING SCY6308G(AIG) AND ES6628R AT/ALONG TAMPINES STREET 81 ON 08/10/2024

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 **ES6628R** 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,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com | DID: 6841-6051 | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	14 Oct 2024 15:03	Clm Dtl Modified	Claimant's Name: -> YEO SIAU PHONG KENNETH. Claimant's ID: -> S7014640A.	[A] HOW MEI KWAN
2	14 Oct 2024 15:03	Clm Veh Model Changed	(205724) MERCEDES-BENZ E200 2.0 SEDAN (R17) (A).	[A] HOW MEI KWAN
3	14 Oct 2024 15:03	Clm Created	Reg No: ES6628R. Acct Date: 2024/10/08. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: Xin Hua Workshop Pte Ltd (HQ)	[A] HOW MEI KWAN
4	14 Oct 2024 15:03	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	14 Oct 2024 15:03	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/10/23	[A] HOW MEI KWAN
6	14 Oct 2024 15:03	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	14 Oct 2024 15:03	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	14 Oct 2024 15:03	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	14 Oct 2024 15:04	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	14 Oct 2024 15:04	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	24 Mar 2025 09:32	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	24 Mar 2025 09:33	Ins Email Updated	[None] -> [EMAIL@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
13	24 Mar 2025 09:33	Clm Dtl Modified	Insured Address 1: -> -. Insured Address 2: -> -. Insured PostCode: -> -. Insured City: -> 1270. Driver Name: -> SI TO WAI YIP. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	24 Mar 2025 09:33	Clm Dtl Modified	JPJ Reg. Date: -> 2014/12/23.	[A] JOANNE LEE KHANG MIN
15	24 Mar 2025 09:33	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	28 Apr 2025 13:02	Adj Mandate Request	Cur.Req:8897.18:Liability: 100% (BOLA 23) *Quantum: \$ 8,897.18(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] NA MENG YAN
17	30 Apr 2025 17:36	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/10/23. Mandate Remarks: Approved LKK to settle not exceeding \$8,897.18. subj to submission of all supporting docs. Pending final repair bill	[I] Tam, Ivan-WK
18	30 Apr 2025 17:36	Adj Mandate Set	Approved:8897.18:Approved LKK to settle not exceeding \$8,897.18. subj to submission of all supporting docs. Pending final repair bill	[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
3254162	15 Oct 2024 12:50:54	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	ES6628R	SCY6308G	12.00

3355190	24 Mar 2025 09:33:00	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	ES6628R	SCY6308G	12.00
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