



Co. Reg. No.: 201416720C

1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883

Tel : 6636 9100 Fax : 6636 9113

Date : 17/4/2025

Your Ref : SKB5533E

Our Ref : 0631/SKX298B/TP/PC1024

**AIG Asia Pacific Insurance Pte Ltd**

**AIG Building**

**78 Shenton Way, #07-16**

**Singapore 079120**

**Attn : Motor Claims Dept.**

Dear Sir/Madam

**ACCIDENT INVOLVING SKX298B & SKB5533E ON 20/10/2024 ALONG TAMPINES AVE 5**

We refer to the above accident.

The accident was caused solely by the negligence of your insured and as a result, we had incurred the following Costs and Losses: -

Costs of Repair (Lump Sum)	\$ 7,700.00
Loss of Rental (7 days @ \$130.80)	\$ 915.60
Loss of Use (1 day)	\$ 120.00
GIA TP Search	\$ 2.18
<b>Claimed Amount</b>	<b><u>\$ 8,737.78</u></b>

Enclosed are the supporting documents for your perusal:

1. Invoice 0631
2. Rental Invoice
3. GIA Search Receipt
4. Certificate of Insurance
5. Letter of Authority and Indemnity
6. Satisfaction Voucher

Please let us hear from you within the next 10 days.

Yours faithfully



**PREMIUM CARZ SERVICES PTE LTD**



Co. Reg. No.: 201416720C  
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883  
Tel : 6636 9100 Fax : 6636 9113

## LETTER OF AUTHORITY AND INDEMNITY

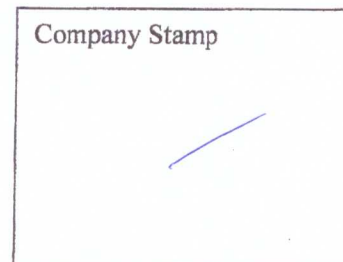
ACCIDENT INVOLVING VEHICLE NO. SKX298B AND SKB 5533E  
AT/ALONG TAMPINES AVE 5  
ON 20 DAY OCTOBER MONTH 2024 YEAR

- I/We, the owner of vehicle no. SKX298B hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- In the event that my/our claim against the third party and/or his insurers is Not successful or cannot be proceeded with, I/we authorized you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respects, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/we shall also be personally liable to bear all legal cost incurred by you in claiming back for the repair cost by your Solicitors.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- I/we have read and understand the above statement and agreed.

Dated this 21 day OCTOBER month 2024 year

Signature : [Signature]  
Name : TAN HOCK BOON  
NRIC/ROC No. : S1734813B  
Address : 62 LENG KENG TIGA  
#09-06  
S(417455)

Company Stamp



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

“We/I, **PREMIUM CARZ SERVICES 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\$8,460.00** (Global Sum) for vehicle no. **SKX 298B** at was damaged pursuant to the accident which occurred on **20/10/2024** (date) along **TAMPINES AVE 5** (location) involving vehicle no/s **SKB 5533E**.

This is pursuant to the inspection conducted on **21/10/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **TAN HOCK BOON** (the third party claimant”) of vehicle no. **SKX 298B** 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 **SKX 298B** (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 18 (day) of JUNE (month) 2025 (year)

 LKK

Signed by appointed surveyor





Signed by “the workshop” (with chop)

**settlement herein is strictly in relation to 3<sup>rd</sup> party  
property damage claim and is without prejudice  
to personal injuries claim**





ROC: 201416720C

1 Kaki Bukit Ave 6 #01-90, #02-39 Autobay@Kaki Bukit Singapore 417883 Tel: 6636 9100 Fax: 6636 9113

Date: 18-6-2025

INV No: PC14543

Your Ref : LKK-CD/AIG24100381/AUA3

Our Ref : 631/SKX298B/TP/PC1024

**Bill To : AIG ASIA PACIFIC INSURANCE PTE LTD**  
**AIG BUILDING**  
**78 SHENTON WAY #07-16**  
**SINGAPORE 079120**

Our Customer : TAN HOCK BOON  
Nric No : SXXXX813B  
Address : 62 KENGKONG TIGA  
#09 - 08 SINGAPORE 417455  
Vehicle No : SKX298B  
Date of Accident : 20-10-24  
Model : MERCEDES BENZ A180 (R17)

No	Item Description	Amount
1	Re: Third Party Claim Against SKB5533E Finalized Settlement Sum - (Global Sum)	\$8,460.00
TOTAL AMOUNT DUE		\$8,460.00

(Singapore Dollars Eight Thousand Four Hundred Sixty only)

Yours faithfully



Premium Carz Services Pte Ltd

**Bank Details:**

Bank Name: United Overseas Bank Limited (UOB)  
Beneficiary Name: Premium Carz Services Pte Ltd  
Bank A/C No: 369-307-232-6  
Bank / Branch Code: 7375 / 041  
PayNow: UEN 201416720CA18

## TAX INVOICE

**Invoiced To**

PREMIUM CARZ SERVICES PTE LTD  
C/O TAN HOCK BOON  
62 LENGKONG TIGA  
#09-06  
SINGAPORE 417455

**Invoice Number**

A 15273

**Invoice Date**

06/11/2024

**Due Date**

06/11/2024

**VHA Number**

A 15273

**Vehicle Number**

SMK 7072 J

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 21 OCTOBER 2024 TO 28 OCTOBER 2024 YOUR REF: SKX 298 B	7	120.00	840.00

Subtotal	840.00
GST @ 9%	75.60
<b>Total (incl. GST)</b>	<b>915.60</b>
Less: Payments	-
<b>Amount Due</b>	<b>S\$915.60</b>

Account Name: BKW RENT A CAR PTE LTD  
Account No: 118-312-9991 Paynow UEN: 200106276D  
Bank: UNITED OVERSEAS BANK LTD (UOB)  
Branch: UOB Shaw Centre Branch  
Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208  
Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG

All cheques must be made payable to BKW RENT A CAR PTE LTD.  
\* Please indicate the invoice number and vehicle number in the reference.





## VEHICLE HIRING AGREEMENT

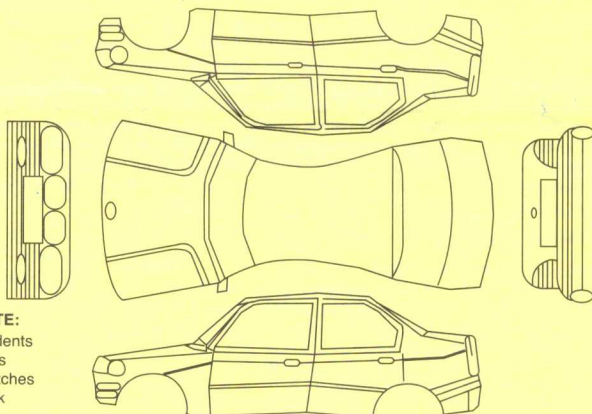
### HIRER'S PARTICULARS

Name (as in I/C) **TAN HOCK LOON**  
NRIC/Passport No: **S1724882** Date of Birth: **1-3-1966**  
Address: **62 LENGKONG TIAH #09-06** Age: **41+55**  
S( )  
Name & Address of Employer  
Occupation  
Driving Licence No: **31/12/1991** Driving Exp:  
Passed Date:  
D/L Type: Local/Int'l/Others:

### AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C)  
NRIC/Passport No: Date of Birth:  
Address: Age:  
S( )  
Occupation Driving Exp: Yrs  
Driving Licence No: Passed / Expiry Date:  
D/L Type: Local/Int'l/Others: Contact No:

Hirer's Own Vehicle No: <b>SKX3782</b>		Replace Veh No:	
Loan Vehicle No: <b>SKR 7073 J</b>		VR No:	
Make & Model: <b>HONDA TAZZ</b>		Auto/Manual Group:	
CHARGES : \$ cts			
Daily <b>7</b> day @ \$ <b>120</b>	Per day	<b>\$840</b>	<b>1</b>
Weekly/Monthly week @ \$	Per week/Monthly		
Others			
CDW/PAI @ \$	Per day/Monthly		
Delivery/Collection Svc			
GST <b>9%</b> <b>\$75</b> <b>60</b>			
OR No: <b>9RAB</b>		(A) SUB-TOTAL <b>\$915</b> <b>60</b>	
Petrol Level & Surcharge	OUT IN	E 1/4 1/2 3/4 F	
<input type="checkbox"/> Return the same petrol level		GST	
First _____ km FREE per day Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	



**NON WAIVER EXCESS (Subject to GST): \$**  
**ACCESSORIES CHECK**  
☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : Additional Driver's Signature :

**SINGAPORE Use Only \*Please refer to point 5**

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver by BKW must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling, illegal racing), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of minimum \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's fur between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
21/10/24	10:55pm	170213	JIMMY	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
28/10/24	1 pm			

Hirer's/Driver Signature

INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

SKB5533E

Date of Accident

20/10/2024 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

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

Period of Insurance ..... **07/12/2023 - 06/12/2024**

Requested By ..... **YEE GEOK FONG (PREMIUM CA...**

Requested Date ..... **21/10/2024 12:25**

#### 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**





Premium Carz  
Services Pte Ltd Co. Reg: 201416720C  
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit (S) 417883  
Tel: 6636 9100 Fax: 6636 9113

25<sup>th</sup> Jan 2025

Dear Sir / Mdm,

Please refer to our Bank and contact information for electronic payment as follow:

Bank Account Name : **PREMIUM CARZ SERVICES PTE LTD**  
Bank Name : **United Overseas Bank Limited**  
Bank Code : **7375**  
Branch Code : **041**  
Bank Address : **Blk 634 Bukit Batok Central #01-104/106 S(650634)**  
Account No : **369 - 307 - 232 – 6**  
Swift Code : **UOVBSGSG**  
UEN for PAYNOW : **201416720CA18**  
Contact Name : **Candice Yee**  
Contact No : **6636 9100**  
Fax No : **6636 9113**  
Remittance Attention : **CANDICE@PREMIUMCARZ.COM.SG**  
to E-mail

We hereby confirm that the information provided above is genuine and accurate.

LAI CHUN YIP, Director  
YEE GEOK FONG, Director

\_\_\_\_\_  
Name & Designation

\_\_\_\_\_  
Authorized Signatory



\_\_\_\_\_  
Company Stamp



**Yan (LKK Auto)**

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**From:** Yan (LKK Auto)  
**Sent:** Tuesday, November 5, 2024 3:35 PM  
**To:** 'jasmine@jincheng.com.sg'  
**Cc:** Hsiao Tong (LKKAuto)  
**Subject:** CLAIM NOTIFICATION - ACCIDENT INVOLVING SKB 5533E(AIG) AND SKX 298B AT/ALONG BEFORE JUNCTION BETWEEN TAMPINES AVE 5 AND TAMPINES AVE 8 ON 20/10/2024

Our Ref: CD/AIG24100381/Aua3

AIG Ref: 0146535489SG

05 NOVEMBER 2024

**JIN CHENG PTE LTD**  
**DRIVER : LAM KEK CHEE**

**ACCIDENT INVOLVING SKB 5533E(AIG) AND SKX 298B AT/ALONG BEFORE JUNCTION BETWEEN TAMPINES AVE 5 AND TAMPINES AVE 8 ON 20/10/2024**

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 **SKX 298B** 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](mailto: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	22 Oct 2024 17:06	Clm Dtl Modified	Claimant's Name: -> TAN HOCK BOON. Claimant's ID: -> S1734813B.	[A] HOW MEI KWAN
2	22 Oct 2024 17:06	Clm Veh Model Changed	(203891) MERCEDES-BENZ A180 R17 1.6 (A).	[A] HOW MEI KWAN
3	22 Oct 2024 17:06	Clm Created	Reg No: SKX298B. Acct Date: 2024/10/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: EQ Insurance Company Ltd (HQ). Workshop: Premium Carz Services Pte Ltd (HQ)	[A] HOW MEI KWAN
4	22 Oct 2024 17:06	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Oct 2024 17:06	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/11/01	[A] HOW MEI KWAN
6	22 Oct 2024 17:06	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Oct 2024 17:06	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	22 Oct 2024 17:06	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	22 Oct 2024 17:06	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	22 Oct 2024 17:06	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	08 May 2025 13:38	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	08 May 2025 13:38	Ins Email Updated	[None] -> [EMAIL@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
13	08 May 2025 13:38	Clm Dtl Modified	Insured Address 1: -> -. Insured Address 2: -> -. Insured PostCode: -> -. Insured City: -> 1552. Driver Name: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	08 May 2025 13:38	Clm Dtl Modified	JPJ Reg. Date: -> 2015/12/10.	[A] JOANNE LEE KHANG MIN
15	08 May 2025 13:38	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	19 May 2025 11:21	Adj Mandate Request	Cur.Req:8677.78:Liability: 100% (BOLA 28, ASS:100%) *Quantum: \$ 8,677.78(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] NA MENG YAN
17	17 Jun 2025 14:57	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/11/01	[I] Sim, Priscilla-LK
18	17 Jun 2025 14:57	Adj Mandate Set	Approved:8677.78.	[I] Sim, Priscilla-LK

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
3258895	23 Oct 2024 11:24:02	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKX298B	SKB5533E	12.00
3387850	08 May 2025 13:38:41	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKX298B	SKB5533E	12.00