



華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883
Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680
Email: huameng@live.com.sg
Reg. No.: 254678/00M



Your Ref :

Our Ref :

Date: 26.03.2025

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Attn: Motor Claims Dept

**ACCIDENT ON 06.12.2024 INVOLVING VEHICLE SFJ5511K & GW5757M ALONG
YISHUN AVE 7 TWDS YISHUN AVE 8**

With regards to the above, we are writing on behalf of the registered owner of vehicle SFJ5511K which was involved in the above mentioned accident.

We are informed that the above accident was caused solely by the negligence of your insured vehicle GW5757M. AS a result of the accident, our client's vehicle was damaged and our client had instructed us to submit his claims for loss and expense, particulars of which are follows:

1) Repair cost	\$	9,000.00
2) Loss of use - \$280 x 7 days (+GST)	\$	2,136.40
3) LTA search	\$	26.75
Total	\$	11,163.15

We hereby enclosed herewith the following documents for your consideration of the above claim.

- | | |
|------------------------------------|--|
| a) Final Repair Bill Of SFJ 5511 K | c) LTA SEARCH |
| b) GIA report | d) Owner / Driver NRIC & Driving License |

Yours faithfully,

HUA MENG SPRAY PAINTING WORKSHOP

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY @ KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

AUTHORISATION TO ACT

I/We, Tong Hwee Hwee ("the third party claimant") of
Blk 30 Kerong Lane (S) 757394 (address),
owner of SFJ 5511 K (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING**
WORKSHOP ("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. SFJ 5511 K that was damaged pursuant
to the accident which occurred on 06.12.2024 (date) along Yishun Ave 7 twds Yishun
Ave 8 (location) involving vehicle no/s GW 5757 M ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem
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.

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 09 (day) of Dec (month) 2024 (year)

X



Signed by "the third party claimant"
(with company stamp if applicable)



Signed by "the workshop"
(with company stamp)

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

"We/I, **HUA MENG SPRAY PAINTING WORKSHOP** ("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\$9,860.00** (Global Sum) for vehicle no. **SFJ5511K** that was damaged pursuant to the accident which occurred on **06/12/2024** (date) along **YISHUN AVENUE 8 & AVENUE 7** (location) involving vehicle no/s **GW5757M** This is pursuant to the inspection conducted on **10/12/2024** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **TONG HWEE HWEE** (the third party claimant") of vehicle no. **SFJ5511K** 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 **SFJ5511K** (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 Jun (month) 2025 (year)



Signed by appointed surveyor

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY @ KAKI BUKIT
Signed by [Signature] the workshop with shop 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896



華 明 噴 漆 廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Email: huameng@live.com.sg

Reg. No.: 254678/00M



Your Ref :

Our Ref :

Date: 26.03.2025

VEHICLE NO : SFJ 5511 K
MAKE / MODEL : MERCEDES E300
NAME : TONG HWEE HWEE
ADDRESS : 30 KERONG LANE
(S) 757394

FINAL REPAIR BILL FOR VEHICLE NO : SFJ5511K

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMPSUM REPAIR)

\$ 9,000.00

SINGAPORE DOLLARS : NINE THOUSAND ONLY

TAX INVOICE

Invoiced To

TONG HWEE HWEE (TANG HUIHUI)
C/O HUA MENG SPRAY PAINTING
WORKSHOP
1 KAKI BUKIT AVENUE 6 BLK C
#01-61/01-34 AUTOBAY@KAKI BUKIT
SINGAPORE 417883

Invoice Number

A 15679

Invoice Date

20/12/2024

Due Date

20/12/2024

VHA Number

A 15679

Vehicle Number

SKR 6989 H

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 09 DECEMBER 2024 TO 16 DECEMBER 2024 YOUR REF: SFJ 5511 K	7	280.00	1,960.00

Subtotal	1,960.00
GST @ 9%	176.40
Total (incl. GST)	2,136.40
Less: Payments	-
Amount Due	S\$2,136.40

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) Tong Huan Huan
NRIC/Passport No: [REDACTED] Date of Birth: 15.09.1992
Address: 30 Krong Lane Age: S(35394)
Name & Address of Employer
Occupation
Driving Licence No: [REDACTED] Driving Exp: 14/12/1995
Passed Date:
D/L Type: Local/Int'l/Others:

AUTHORIZED DRIVER'S PARTICULARS

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

Hirer's Own Vehicle No: <u>9F35511K</u>		Replace Veh No:	
Loan Vehicle No: <u>SKR6989 H</u>		VR No:	
Make & Model: <u>MERC. E250</u>		Auto/Manual Group:	
CHARGES : \$ cts			
Daily <u>7</u> day @ \$ <u>280</u>	Per day	<u>\$1960</u>	<u>1</u>
Weekly/Monthly week @ \$	Per week/Monthly		
Others			
CDW/PAI @ \$	Per day/Monthly		
Delivery/Collection Svc			
GST <u>9%</u>		<u>\$176</u>	<u>40</u>
(A) SUB-TOTAL		<u>\$2136</u>	<u>40</u>
Petrol Level & Surchage	OUT	E	1/4
	IN		
<input type="checkbox"/> Return the same petrol level		GST	
First _____ km FREE per day		TOTAL CHARGES	
Excess mileage is chargeable at _____ cents per km			

NON WAIVER EXCESS (Subject to GST): \$ 3,000

ACCESSORIES CHECK

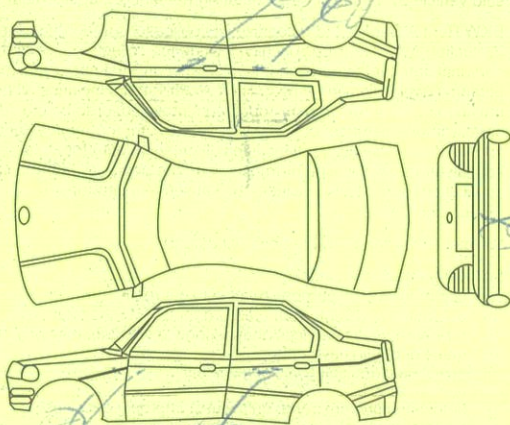
- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only *Please refer to point 5

INDICATE:
A - Accidents
D - Dents
S - Scratches
X - Crack



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 a 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
09.12.2024		176947		

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
16.12.2024	3.00 pm			

Hirer's/Driver Signature



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 09 Dec 2024 / 15:46:50
Receipt Date/Time : 09 Dec 2024 / 15:46:50

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241209-003182

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - GW5757M				
As at 06 Dec 2024/17:25:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GW5757M Enquiry Fee 20241209154620236089	25.00	2.25	27.25
Sub-Total		25.00	2.25	27.25
Total Before Rounding		25.00	2.25	27.25
Rounding Difference				0.00
Total Amount Payable				27.25
Paid By				
20241209154630180		Direct Debit: eNETS Debit (Internet Banking)		27.25
Total				27.25
Cash Change				0.00
Tendered Amount				27.25
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Daphne Lee (LKK Auto)

From: Daphne Lee (LKK Auto)
Sent: Thursday, 12 December 2024 9:00 AM
To: KAYSENLEE@GMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING GW 5757M (AIG) AND SFJ 5511K AT/ALONG YISHUN AVENUE 8 & AVENUE 7 ON 06/12/2024

Our Ref: CD/AIG24120118/Ema3
AIG Ref: 5374147649SG

M/S VERVE SPIRIT PTE LTD

Dear PERSON IN CHARGE/ LEE GUANYU KAYSEN,

ACCIDENT INVOLVING GW 5757M (AIG) AND SFJ 5511K AT/ALONG YISHUN AVENUE 8 & AVENUE 7 ON 06/12/2024

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 **SFJ 5511K** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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.

Cheers to a *Wonderful Christmas* and a *Happy New Year 2025!*

Best Regards,

Daphne Lee (Ms) | Case Handler

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	10 Dec 2024 09:47	Clm Dtl Modified	Claimant's Name: -> TONG HWEE HWEE. Claimant's ID: -> S7233357H.	[A] HOW MEI KWAN
2	10 Dec 2024 09:47	Clm Veh Model Changed	(206474) MERCEDES-BENZ E300 2.0 AMG (A).	[A] HOW MEI KWAN
3	10 Dec 2024 09:47	Clm Created	Reg No: SFJ5511K. Acct Date: 2024/12/06. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Limited (HQ). Workshop: Hua Meng Spray Painting Workshop (HQ)	[A] HOW MEI KWAN
4	10 Dec 2024 09:47	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	10 Dec 2024 09:47	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/12/19	[A] HOW MEI KWAN
6	10 Dec 2024 09:47	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	10 Dec 2024 09:47	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 Dec 2024 09:47	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	10 Dec 2024 09:48	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	10 Dec 2024 09:48	Adj Adjuster Assigned	[None] -> CHEN TSUE YEE	[A] HOW MEI KWAN
11	21 May 2025 16:52	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	21 May 2025 16:52	Ins Email Updated	[None] -> [KAYSENLEE@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
13	21 May 2025 16:52	Clm Dtl Modified	Insured Address 1: -> -. Insured Address 2: -> -. Insured PostCode: -> -. Insured City: -> 1278. Driver Name: -> LEE GUAN YU,KAYSEN. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	21 May 2025 16:52	Clm Dtl Modified	JPJ Reg. Date: -> 2017/12/28.	[A] JOANNE LEE KHANG MIN
15	21 May 2025 16:52	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	23 May 2025 15:07	Adj Mandate Request	Cur.Req:9866.75:Liability: 100% (BOLA 27) *Quantum: \$9,866.75(all-in). Please refer to a djuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
17	23 May 2025 17:40	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/12/19	[I] Lum, John
18	23 May 2025 17:40	Adj Mandate Set	Approved:9866.75.	[I] Lum, John

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
3290086	11 Dec 2024 14:46:53	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SFJ5511K	GW5757M	12.00
3396601	21 May 2025 16:52:27	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SFJ5511K	GW5757M	12.00