

Woon Hwee Meng

C/O 54 YUNNAN ROAD  
SINGAPORE 637917

OUR REF : 4683 AH  
YOUR REF : CD/AH24070107/TMA3  
DATE :

ATTN: THE MOTOR CLAIMS DEPT

AIK Asia Pacific Insurance Pte Ltd

Dear Sir/ Mdm,

Re: Accident involving vehicle no. JME46834 & Yours Insured SLH9894A  
On 04/07/2024 along Tiong Bahru Road to Zion Road.

I/We wish to inform you that my/our vehicle have been completed repairs to my/our satisfaction by M/S SNG AH TEE MOTOR & PANEL SERVICE PTE. LTD. I/We therefore propose to claim from you as followed:-

- |                                                      |              |
|------------------------------------------------------|--------------|
| 1. COST OF REPAIR / EXCESS                           | S\$ 3,052.00 |
| 2. LOSS OF USE \$ /per DAY FOR DAYS (Rental Invoice) | S\$ 915.60   |
| 3. SURVEY FEE (Survey by UKK)                        | S\$ —        |
| 4. POLICE REPORTS/ LTA SEARCH FEE/ GIA REPORTS       | S\$ 2.18     |
| 5. OTHERS ( — )                                      | S\$ —        |

TOTAL:

S\$ 3,969.78

For the payment, kindly make payable directly to my/our repairer M/S SNG AH TEE MOTOR & PANEL SERVICE PTE LTD of BLK 3 PIONEER ROAD NORTH #01-18 S'PORE 628457

Your kind and early co-operation will be greatly appreciated.  
Thank You.

Yours Faithfully,



Enclosed documents:-

- |                                  |                                     |
|----------------------------------|-------------------------------------|
| GIA report/assessment            | <input type="checkbox"/>            |
| Original/Copy of Surveyor report | <input type="checkbox"/>            |
| Original/Copy of Photographs     | <input type="checkbox"/>            |
| Insurance Cert/ Logcard          | <input type="checkbox"/>            |
| Copy of IC/ Driving License      | <input type="checkbox"/>            |
| Witness Statement                | <input type="checkbox"/>            |
| Final Bill / Tax Invoice         | <input checked="" type="checkbox"/> |
| Others Search fee                | <input checked="" type="checkbox"/> |

Woon Hwee Meng

YOUR REF : CD/AIG24070107/7mar3

ATTN: MOTOR CLAIMS DEPT

AIG Asia Pacific Insurance Pte Ltd

RE: THIRD PARTY CLAIM FOR ACCIDENT INVOLVED IME46834 AND SLU9894A  
ON 04/07/2024 ALONG Tong Bahru Road to Zion Road

LETTER OF AUTHORITY

Dear Sir / Madam,

I, Woon Hwee Meng hereby authorize and appoint **SNG AH TEE MOTOR & PANEL SERVICE PTE LTD** of BLK 3 PIONEER ROAD NORTH #01-18 SPORE 628457 to claim on my behalf of the above mentioned matter against SLU9894A.

I further authorize SNG AH TEE MOTOR & PANEL SERVICE PTE LTD to release my personal information to the third party such as the third party's insurance to direct the payer to make the cheque in favour of M/s **SNG AH TEE MOTOR & PANEL SERVICE PTE LTD**. In case of unsuccessful claim of the third party, Sng Ah Tee Motor & Panel Service Pte Ltd has the right to bill me the necessary cost and disbursements. In the event of accident or repair, I/We acknowledge that Sng Ah Tee Motor & Panel Service Pte Ltd is not liable for any losses incurred. I/We also understand that the repair of my vehicle will be done in lumpsum as per what the insurer's surveyor has recommended. I hereby authorize my driver \_\_\_\_\_ to do necessary paperwork for the claim.

I further acknowledge that any settlement that 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.

Yours Faithfully,

X

  
Signature of Owner

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

“We/I, SNG AH TEE MOTOR & PANEL SERVICE (“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\$3,700.00 (Global Sum) for vehicle no. SME4683Y that was damaged pursuant to the accident which occurred on 04/07/2024 (date) along CROSS JUNCTION AT TIONG BAHRU ROAD AND SENG POH ROAD AND ZION ROAD (location) involving vehicle no/s SLU9894A. This is pursuant to the inspection conducted on 30/07/2024 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner WOON HWEE MENG (the third party claimant”) of vehicle no. SME4683Y 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 SME4683Y (vehicle no.) as a result of the accident.

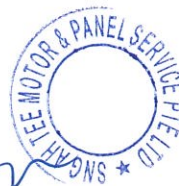
We/I confirm that the agreement reached above is in full and final settlement of any claim of “the third party claimant” pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

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 2nd (day) of April (month) 2025 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



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

ATTENTION :  
CONTACT : 64193000 FAX NO: 68357416

**TAX INVOICE NO. I325552**

DATE: 02/12/2024  
ACCIDENT DATE : 04/07/2024  
VEHICLE NO : SME4683Y  
CHASSIS/ENG.NO : KMHD841CMJU763509  
VEHICLE MODEL : HYUNDAI ELANTRA  
CLAIM NO :  
POLICY NO :  
REMARK : 4683AIG TP AGST  
SLU9894A

S/N.	QTY	UNIT	DESCRIPTION	PRICE	DISC %	DISC/MARKUP	TOTAL AMT
------	-----	------	-------------	-------	--------	-------------	-----------

**\*\* LIST PRICE \*\***

-----  
SUB-TOTAL: 0.00

**\*\* WORK LABOUR \*\***

1	AS PER AGREED LUMP SUM	2800.00	2,800.00
		-----	
		SUB-TOTAL	2,800.00

Please send payment advice/transaction to sngahtee@singnet.com

JOYCE



PAGE: 1 of 1

AFTER EXCESS S\$ 2,800.00  
SUB-TOTAL : S\$ 2,800.00  
ADD 9% GST. S\$ 252.00  
GRAND TOTAL : S\$ 3,052.00

ON BEHALF OF SNG AH TEE MOTOR PANEL & SERVICE PTE L

E & O.E

## TAX INVOICE

**Invoiced To**  
WOON HWEE MENG (YUN WEIMIN)  
C/O SNG AH TEE MOTOR & PANEL  
SERVICE PTE LTD  
3 PIONEER ROAD NORTH  
#01-18  
SINGAPORE 628457

**Invoice Number** A 14514  
**Invoice Date** 12/08/2024  
**Due Date** 12/08/2024  
**VHA Number** A 14514  
**Vehicle Number** SND 6531 H

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 30 JULY 2024 TO 06 AUGUST 2024 YOUR REF: SME 4683 Y	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>

TR AIG

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.



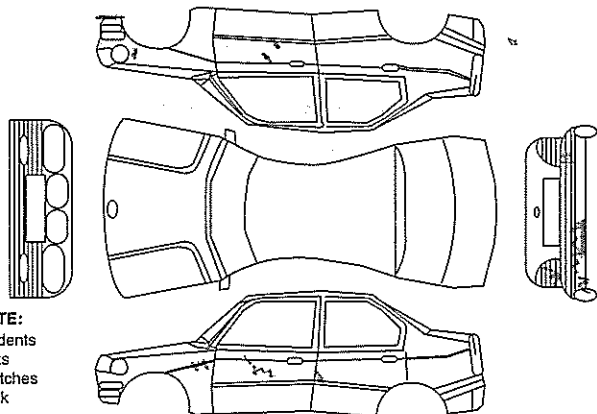
## HIRER'S PARTICULARS

Name (as in I/C): WONG HUI MENG  
 NRIC/Passport No: [REDACTED] Date of Birth: 5/12/1974  
 Address: 53 CHIN SWEE ROAD Age: 31  
#11-05 S(160053)  
 Name & Address of Employer: [REDACTED]  
 Occupation: [REDACTED] Driving Exp: 20/3/98  
 Driving Licence No: [REDACTED] Passed Date: 20/3/98  
 D/L Type: Local/Int'l/Others: Local

## AUTHORIZED DRIVER'S PARTICULARS

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

Hirer's Own Vehicle No: 11F4884 Replace Veh No: NP 714  
 Loan Vehicle No: SINUL110Z VR No: 11798  
 Make & Model: HINDAI ELANTRA Auto/Manual Group: Auto  
 CHARGES: \$ 840 cts  
 Daily 7 day @ \$ 120 Per day  
 Weekly/Monthly week @ \$ Per week/Monthly  
 Others  
 CDW/PAI @ \$ Per day/Monthly  
 Delivery/Collection Svc  
 GST 9% \$ 75 60  
 OR No: (A) SUB-TOTAL \$ 915 60  
 Petrol Level & Surcharge: OUT IN  
☐ Return the same petrol level  
 First        km FREE per day  
 Excess mileage is chargeable at        cents per km  
 GST  
 TOTAL CHARGES



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

NON WAIVER EXCESS (Subject to GST): \$ 2000

### 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 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
30/7/24	0130	144722	ANDY	

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
6/8/24	1130			

Hirer's/Driver Signature


INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

SLU9894A

Date of Accident

04/07/2024 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

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

Period of Insurance ..... **10/02/2024 - 09/02/2025**

Requested By ..... **JANICE CHANG (SNG AH TEE M...**

Requested Date ..... **05/07/2024 09:37**

#### 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**



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CD/AIG24070107/Tma3  
AIG Ref: 1380505056SG

10 July 2024

**Healthy Heart Specialist Centre Pte Ltd**  
111 SOMERSET ROAD  
#03-21-24 111 SOMERSET  
SINGAPORE 238164

Driver: Wong Siong Sung

Dear Sir/ Mdm,

**ACCIDENT INVOLVING SLU 9894A(AIG) AND SME4683Y AT/ALONG CROSS  
JUNCTION AT TIONG BAHRU ROAD AND SENG POH ROAD AND ZION ROAD  
ON 04/07/2024**

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 **SME4683Y** 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.

Yours faithfully,

Daphne Lee  
Case Handler  
DID: 6841 2157  
Email: [daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)



Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	05 Jul 2024 12:00	Clm Dtl Modified	Claimant's Name: -> WOON HWEE MENG. Claimant's ID: -> SXXXX119D.	[A] HOW MEI KWAN
2	05 Jul 2024 12:00	Clm Veh Model Changed	(207055) HYUNDAI ELANTRA 1.6 AD GLS (AMS) (A).	[A] HOW MEI KWAN
3	05 Jul 2024 12:00	Clm Created	Reg No: SME4683Y. Acct Date: 2024/07/04. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Direct Asia Insurance (Singapore) Pte Ltd (HQ). Works hop: Sng Ah Tee Motor & Panel Service Pte Ltd (Pioneer)	[A] HOW MEI KWAN
4	05 Jul 2024 12:00	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	05 Jul 2024 12:00	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/16	[A] HOW MEI KWAN
6	05 Jul 2024 12:00	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	05 Jul 2024 12:00	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	05 Jul 2024 12:00	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	05 Jul 2024 12:01	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	05 Jul 2024 12:01	Adj Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW MEI KWAN
11	08 Jul 2024 17:24	Clm Registration Modified	Acct Time:07:00:00->07:25:00.	[I] AIG OneClaim Integration User
12	11 Jul 2024 14:00	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
13	31 Jul 2024 13:58	Adj Adjuster Assigned	MOHD TAUFIKH BIN HAMID -> MOHD RASUL	[A] HOW MEI KWAN
14	11 Nov 2024 14:04	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/16. Mandate Remarks: has survey been conducted?	[I] Goh, Jeremy-CX
15	11 Nov 2024 14:04	Adj Mandate Set	Approved:0.00:has survey been conducted?	[I] Goh, Jeremy-CX
16	07 Jan 2025 14:52	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	07 Jan 2025 14:52	Ins Email Updated	[None] -> [EMAIL@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
18	07 Jan 2025 14:52	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	07 Jan 2025 14:52	Clm Dtl Modified	JPJ Reg. Date: -> 2018/09/29.	[A] JOANNE LEE KHANG MIN
20	07 Jan 2025 14:52	Clm Details Notified		[A] JOANNE LEE KHANG MIN
21	07 Jan 2025 16:50	Adj Mandate Request	Cur.Req:3969.78:Liability: 100% (BOLA 15) *Quantum: \$3,669.78(all-in). Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
22	09 Jan 2025 09:22	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2024/07/16. Mandate Remarks: Mandate approved. LOR @ \$100+9% gst. for 6 days. settle at best. subject to documents in order.	[I] Goh, Jeremy-CX
23	09 Jan 2025 09:22	Adj Mandate Set	Approved:3708.18:Mandate approved. LOR @ \$100+9% gst. for 6 days. settle at best. subject to documents in order.	[I] Goh, Jeremy-CX

Date From   Date To   Audit Type

ACTIVITY

No record

Merimen Billing for this case - Transaction History