

# J-MART MOTOR PTE LTD

Block 5, Defu Lane 10, #01-578,  
Defu Industrial Park C, Singapore 539186  
Tel : 6343-0934 Fax : 6343-0921  
Email : jmartauto@gmail.com  
Registration No: 201400246D  
GST Reg. No: 201400246D

AIG Asia Pacific Insurance Pte Ltd

Attn: Motor Claims Dept

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NO SKQ 6090E & SMV 8027B ALONG Newton Circus ON 3/7/2024**

We understand that you are the insurer of SMV 8027A vehicle.

I/We wish to inform you that my/our vehicle SJQ 6090E has been completed repairs to my/our satisfaction by M/s J-MART MOTOR PTE LTD. I/We therefore propose to claim from you as follows:

- |    |                                 |             |
|----|---------------------------------|-------------|
| 1. | Cost of Repair Plus GST         | S\$ 1853.00 |
| 2. | Loss of Rental (5Days X S\$120) | S\$ 600 .00 |

**TOTAL                      S\$ 2453.00**

Please let us have your reply soonest possible.

Thank you.

Yours faithfully




## AUTHORIZATION TO ACT


I, Teo Kay Chwee (the third party claimant") of 121 Paya Lebar Way #09-2855 (381121) (address), owner of SKQ 6090 E (vehicle no.) hereby authorize J-Mart Motor Pte Ltd ("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 SKQ 6090 E that was damaged pursuant to the accident which occurred on 3/7/2024 (date) along Newton Circus (location) involving vehicle no/s SMV 80276 ("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 8 (day) of July (month) 2024 (year)

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

  
Signed by "the workshop"  
(with chop)

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

"We/I, **J-MART MOTOR 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\$1,853.00** (Repair Cost), **S\$500.00** (Loss of Use/Rental), **S\$ -** (Disbursement) for vehicle no. **SKQ 6090E** that was damaged pursuant to the accident which occurred on **03/07/2024** (date) at/along **NEWTON CIRCUS** (location) involving vehicle no/s **SMV 8027B**. This is pursuant to the inspection conducted on **09/07/2024** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **TEO KAY CHWEE** (the third party claimant") of vehicle no. **SKQ 6090E** 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 **SKQ 6090E** (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 25 (day) of May (month) 2025 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

Block 5 Defu Lane 10, #01-578  
Defu Industrial Park C, (S) 539186  
Company Reg. No. 201400246D  
GST Reg  
Email : [jmartauto@gmail.com](mailto:jmartauto@gmail.com)  
jm  
Tei : 6343-0934; Fax : 6343-0921

**DATE:** 19 May 2025

**PAYABLE BY** AIG Asia Pacific Insurance Pte Ltd

**J - MART MOTOR PTE LTD**

**AUTHORISED SIGNATURE**



## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULARS

Name: (as in I/C) Teo Kay Chwee

NRIC / PASSPORT No: S13088517

Address (Res): \_\_\_\_\_

Name & Address of Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

Driving Licence No: \_\_\_\_\_ D/L Type: Local / International

Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP \_\_\_\_\_

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) Wilson Teo Wu Kheong

NRIC / PASSPORT No: S9325195D

Address (Res): (12) Paya Lebar Way

# 09-2855 (381121)

Driving Licence No: A About D/L Type: Local / International

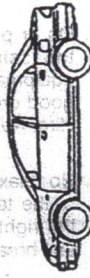
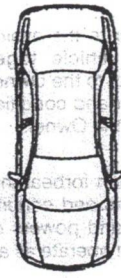
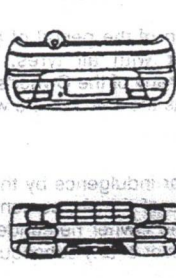
Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

### VEHICLE CHECK LIST

D - DENTS  
S - SCRATCHES

INDICATE:  
A - ACCIDENTS



REAR

FRONT

TOP

LEFT

### ACCESSORIES CHECK

☐ Ashtray ☐ Cig Lighter ☐ S/Tyre

☐ STD Tools ☐ Jack ☐ Hub Caps

☐ Radio / Cass ☐ CD ☐ Cartridges

Vehicle No: SKZ 4290K Replace Veh No: \_\_\_\_\_

Mileage Out: \_\_\_\_\_ Mileage Out: \_\_\_\_\_

Make & Model: Toyota Altis Auto / Manual Group: \_\_\_\_\_

OUT: Date 8/7/24 Time: 2.55 pm

HIRE / PERIOD EXPIRY: \_\_\_\_\_

COLLISION DAMAGE WAIVER Excess 2500 YES / NO

PERSONAL ACCIDENT INSURANCE YES / NO

**CHARGES**

Daily 5 @ \$ 120 per day \$ 600

Weekly @ \$ \_\_\_\_\_ per week

Monthly @ \$ \_\_\_\_\_ per month

Hours @ \$ \_\_\_\_\_ per hour

Others @ \$ \_\_\_\_\_

CDW @ \$ \_\_\_\_\_ per day / month

PAI @ \$ \_\_\_\_\_ per day / month

Delivery Service \_\_\_\_\_

**SUB TOTAL \$** 600

**PETROL LEVEL**

Out E 1/4 1/2 3/4 F

In E 1/4 1/2 3/4 F

**EXTENSION**

Collection Service \_\_\_\_\_

Misc. \_\_\_\_\_

**TOTAL CHARGES \$** 600

Rented Out By: \_\_\_\_\_

Hirer's Signature \_\_\_\_\_

**Addition Driver's Signature** \_\_\_\_\_

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I had read and agreed to the terms and conditions on both sides of this agreement. If I have presented a charge/credit card for payment, I agreed 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 informations I had given A & T CAR RENTAL PTE. LTD. in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY A & T CAR RENTAL PTE. LTD.

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 A & T CAR RENTAL 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	SIGNATURE OF HIRER / DRIVER
13/7/24	11:00 am				

**A & T CAR RENTAL PTE. LTD.** Co. Reg. No. 201600008M  
BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119  
**HP: 9681 3079**

No.: **0146**

DATE: 13/7/24

**OFFICIAL RECEIPT**

RECEIVED FROM Teo Kay Chwee  
THE SUM OF DOLLARS Six Hundred Only

BEING PAYMENT OF SKZ 4290K 8/7/24 - 13/7/24  
A & T CAR RENTAL PTE. LTD.

\$600

29

CHEQUE NO.: \_\_\_\_\_  
AUTHORISED SIGNATURE



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 25 July 2024 1:48 PM  
**To:** acwl7964@gmail.com  
**Subject:** CLAIM NOTIFICATION - ACCIDENT INVOLVING SMV8027B(AIG) AND SKQ6090E AT/ALONG NEWTON CIRCUS ON 03/07/2024

**AMY CHEONG WAI LENG**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMV8027B**

**Our Ref: CD/AIG24070229/Apa3**

**ACCIDENT INVOLVING SMV8027B(AIG) AND SKQ6090E AT/ALONG NEWTON CIRCUS ON 03/07/2024**

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 notification from SKQ6090E 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,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@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	18 Jul 2024 20:41	<b>Clm Dtl Modified</b>	Claimant's Name: -> TEO KAY CHWEE. Claimant's ID: -> S13088511.	[A] HOW MEI KWAN
2	18 Jul 2024 20:41	<b>Clm Veh Model Changed</b>	(204435) TOYOTA WISH 1.8 CVT (A).	[A] HOW MEI KWAN
3	18 Jul 2024 20:41	<b>Clm Created</b>	Reg No: SKQ6090E. Acct Date: 2024/07/03. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Trans-cab Auto Services Pte Ltd (Ang Mo Kio)	[A] HOW MEI KWAN
4	18 Jul 2024 20:41	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 Jul 2024 20:41	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2024/07/29	[A] HOW MEI KWAN
6	18 Jul 2024 20:41	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 Jul 2024 20:41	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	18 Jul 2024 20:41	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	18 Jul 2024 20:42	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	18 Jul 2024 20:42	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	18 Jul 2024 20:43	<b>Clm Registration Modified</b>	Rep:203968->203060.	[A] HOW MEI KWAN
12	18 Jul 2024 20:44	<b>Clm Registration Modified</b>	Init.Est.:8,000 - 9,000->3,000 - 4,000.	[A] HOW MEI KWAN
13	19 Jul 2024 10:21	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Chew, Mavis
14	25 Jul 2024 13:44	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
15	18 Nov 2024 11:54	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Chew, Mavis
16	15 Dec 2024 17:21	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] MdNoor, Norsiah
17	20 May 2025 09:05	<b>Adj Rpt Initiated</b>		[A] CHEW HSIAO TONG
18	20 May 2025 09:05	<b>Ins Email Updated</b>	[None] -> [acwl7964@gmail.com]	[A] CHEW HSIAO TONG
19	20 May 2025 09:05	<b>Insured Phone No Updated</b>	[None] -> [+6591162509]	[A] CHEW HSIAO TONG
20	20 May 2025 09:05	<b>Clm Dtl Modified</b>	Insured ID: SXXXX908H -> S1687908H. Insured Address 1: -> 10 SURREY ROAD. Insured Address 2: -> #07-02. Insured PostCode: -> 307748. Insured City: -> 1252. Driver Name: -> AMY CHEONG WAI LENG. Claim Conclusion: -> 1.	[A] CHEW HSIAO TONG
21	20 May 2025 09:05	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2014/12/12.	[A] CHEW HSIAO TONG
22	20 May 2025 09:05	<b>Clm Details Notified</b>		[A] CHEW HSIAO TONG
23	20 May 2025 09:10	<b>Adj Mandate Request</b>	Cur.Req:2353.00:Liability: 100%(OI EXIT ROUNDABOUT IN INNER LANE AND COLLIDED WITH TP WHO WAS ON HER LEFT.) *Quantum: \$2,353.00 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG



AUDIT TRAIL				
No.	On	Audit	Remarks	By
24	26 May 2025 08:38	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/29	[I] MdNoor, Norsiah
25	26 May 2025 08:38	Adj Mandate Set	Approved:2353.00.	[I] MdNoor, Norsiah

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
3203717	19 Jul 2024 10:00:31	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKQ6090E	HOW MEI KWAN	xx.xx
3204100	19 Jul 2024 16:33:50	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKQ6090E	SMV8027B	12.00
3394870	20 May 2025 09:05:52	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKQ6090E	SMV8027B	12.00