



Auto
Consultants
Pte Ltd

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

13 JUNE 2016

**TANG CHEE YIN
170 BISHAN STREET 13
#06-65
SINGAPORE 570170**

Dear Sir/Madam,

OUR REF : CC4/AIG16009074/Ahg3

YOUR REF : SKX 8789Z

**ACCIDENT INVOLVING SKX 8789Z AND SKF 3645H ALONG BISHAN STREET 13 ON
14.05.2016**

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 Body Repairer/Workshop acting on behalf of the owner of SKF 3645H against your motor insurance policy.

Based on the accident report and accident scenario and all available information at hand, it was reported that your vehicle had rear-ended to the Third Party vehicle SKF 3645H. As such, liability is not in our favor.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



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- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

LETTER OF AUTHORISATION

To: M/s N-51 Automotive Pte Ltd
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS: SKF 3645 H & SKX 8789 Z
ALONG BISHAN ST 13 JUST INFRONT OF BISHAN BUS ON 14/05/2016
INTERCHANGE
I/We ONG BEE SENG, BETTY NRIC/Passport No: S 1290735 D
of BLK 127 BISHAN ST 12 #08-135 (S) 570127
the owner of vehicle no. SKF 3645 H hereby authorise you to commence repair to the said vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we undertake to pay you for your expenses, costs and fees immediately.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are LONGAC
Policy No. Z115/VP00 1093174 Expiry Date: 23/05/2016

Date: _____ Excess: _____


Owner's Signature/Co's stamp (if applicable)

Witness Signature/Name

RELEASE VOUCHER
(AIG Express Third Party Claim)

"We/I, N-51 AUTOMOTIVE 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\$3,500.00 (Repair Cost), S\$ (Loss of rental/use), S\$ (Disbursement), for vehicle no. SKF3645H that was damaged pursuant to the accident which occurred on 14/05/16 (date) along BISHAN ST 13 JUST IN FRONT OF BISHAN BUS INTERCHANGE (location) involving vehicle no/s SKX 8789 Z. This is pursuant to the inspection conducted on 17/05/16 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner BETTY ONG BEE SENH ("the third party claimant") of vehicle no. SKF 3645H 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 SKF 3645H (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 17 (day) of 04 (month) 2019 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

N-51 AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub

2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

Singapore 417921

Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail : sales@n51.com.sg

Company Reg. No. : 200616038C

GST Registration No. : 200616038C

BETTY ONG BEE SENG

BLK 127 BISHAN ST 12 #08-135

SINGAPORE 570127

Contact : 96461891, 96461890

TAX INVOICE

Date : 18/08/2016

Date in : 16/05/2016

Vehicle Num. : SKF3645H

Make/Model : VOLKSWAGEN SCIROCCO 1.4L AT TSI 1372Q5-2012

Chassis/Eng# : WVWZZZ13ZCV031791/CAV400192

Accident Date : 14/05/2016

Claim No : CLM13532

Reference : MAY-41/2016

Policy No. : Z/15/VP00/093174 (23/05/2016)

LUMP SUM REPAIR BILL

REF : CLM13532 - N51 DATED 17/05/2016

BY LKK

Amount S\$

2,850.00



E. & O.E.	Sub S\$:	2,850.00
Add GST (7%) S\$:		199.50
Total Amount S\$:		3,049.50

for N-51 AUTOMOTIVE PTE LTD





福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 386

HIRER'S PARTICULARS
If Different From
Section ①

I/We

of ONG BEE SENG, BETTY
BLK 127 BISHAN ST 12
#08-135 S 570/27 Tel: 9646 1890

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼 <u>SGS 6069 E</u>		Rental Agreement 合同號碼 No. H <u>14058</u>	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間 Date & Time OUT <u>16 MAY 2016 @ 11:35AM</u>	
姓名 Name: <u>GOU DUO YUN, SHAWN</u>		交車日期及時間 Date & Time IN <u>20 MAY 2016 @ 18:10HRS</u>	
地址 Address: <u>BLK 127 BISHAN ST 12</u>		Chargeable Rates Amount	
<u>#08-135</u> S <u>570/27</u>		<u>4</u>	天 Days @ \$ <u>1450</u>
居民證/護照號碼 I/C No./Passport No: <u>S8222/73E</u>			星期 Weeks @ \$
居民證/護照種類 Type of I/C/Passport:			月 Months @ \$
出生日期 Date of Birth: <u>08/07/1982</u>			
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		保險 Insurance	
備註與付款記錄 Remarks & Payment Records		總計 Total Charge	
IMPORTANT! For Singapore Use only.		按金 Security Deposit	
		總金額 Total Payable <u>18480</u>	
		來銀 Amount Paid	
		送車/費 Delivery Fees	
		收車費用 Collection Fees/Misc.	
出車油箱 Fuel Tank OUT <u>E 1/4 1/2 3/4 F</u>		出車油箱 Fuel Tank IN <u>E 1/4 1/2 3/4 F</u>	
車牌號碼 Vehicle No: <u>1)</u>		起 From: <u>至 To:</u>	
車牌號碼 Vehicle No: <u>2)</u>		起 From: <u>至 To:</u>	
工具 Tools		輪胎 Spare Tyre	
車輛發出人 Vehicle Issued By:		裝飾品 Accessories	
NOTE: 註 租車者或司機必須付所有停車、違反交通及曠過黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.		加額費用 Total Additional Charges	
租車者不准載沙或石灰 HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING		總計 Grand Total	

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement

日期
Date:

16/05/2016

租車者簽名
Signature of Hirer:

Shawn X

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 16 May 2016 / 11:52:36

Receipt Date/Time : 16 May 2016 / 11:52:36

Tax Invoice/Receipt

Receipt No. : ITNET-00000-160516-000551

Previous Receipt No. :

S/N Item Description/

Business Transaction Reference No.

Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
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Result of Insurance Enquiry - SKX8789Z

As at 14 May 2016/14:30:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SKX8789Z
Enquiry Fee
20160516115031085723

Sub-Total	5.00	0.35	5.35
Total Before Rounding	5.00	0.35	5.35
Rounding Difference			0.00
Total Amount Payable			5.35

Paid By

xxxxxxxxxxxx4258

Credit Card:
Visa/MasterCard

5.35

Total 5.35

Cash Change 0.00

Tendered Amount 5.35

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.

1 Kaki Bukit Avenue 6
#01-55 Auto Bay @ Kaki Bukit
Singapore 417893
Tel: 0015 9686 (Ah Boon)

No. _____

No. _____
Date: 16/5/16

Sold to: 5111 5615 11

Item	Quantity	Description	Unit Price	Amount
		Auto Hub to Auto Bay		B 100
		Reporting Two Trips		7 \
		E. & O. E.	Sub Total :	
			GST Tax :	
			Total :	B 100

Issued by: _____

CROWN