

Au Wan Hoo @ Albert Au Wan Ho
Block 9 #14-457 Jalan Rumah Tinggi, Singapore 150009
Tel (65) 6235 8097 HP (65) 8450 6622
E-mail albertau28@hotmail.com

6 February 2018

LKK Auto Consultants Pte Ltd
51 Ubi Ave 1, #01-25 Paya Ubi Industrial Park
Singapore 408933
Your ref: CC3/AIG18001764/es3

Dear Mr Asher Sng

AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B

My car was involved in an accident which happened in the B2 Car Park of Terminal 3 Changi Airport.

On 26 January at about 2.50pm, when I was slowly reversing my car into a parking lot, a car BMW bearing registration plate SCL7873C bumped into my car from the back.

My car was then in the middle of the main driveway backing towards a parking lot, the said BMW from a subsidiary driveway crossed the white line without stopping and bumped into the back my car.

The person driving the BMW is Jeffrey Tay (not sure of spelling). His hand phone number is 97297744.

After visually checking my Camry and the BMW, I had not found any damage. Therefore, I didn't think making a claim or sending my Camry for checking was necessary.

I was surprised to receive your letter yesterday, letter dated 31 January. IT WAS CLEAR TO ME THE BMW SCL7873C WAS IN THE WRONG in not stopping at the white line, and not looking before going across the line onto the main driveway. Under the circumstances, Mr Jeffrey Tay was fully responsible for the accident.

Enclosed are some photos showing the location, and the position of the two cars after the accident.

Regards,



Au Wan Hoo @ Albert Au Wan Ho

CC: Claims Manager
AIG Asia Pacific Insurance PL
Motor Claims Department
74 Shenton Way, #07-16 AIG Building
Singapore 079120



CERTIFICATE OF INSURANCE

AUTOPLUS PRIVATE VEHICLE

Name of Policyholder : Au Wan Hoo @ Albert Au Wan Ho
Period of Insurance : 07 Aug 2017 To 06 Aug 2018
Engine No. : 1AZE273570
Chassis No. : MR053BK5104014743

Vehicle No. : SKK6542B
Policy No. : 2100348419-04
Endorsement No. :
Issued Date : 31 Jul 2017

ABOUT THE COVER

Make/Model : TOYOTA NEW CAMRY 2.0
Engine Capacity/Tonnage : 1,998.00 CC Sum Insured : Market Value First Year of Registration : 2013
Driver Restriction : NA Off Peak Car : No Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive* :

a) The Policyholder
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.
You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use (10 days) 1500cc - 1800cc Optional

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 188) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS

Section 1
Fire - \$0 Own Damage - \$2000 Theft - \$0 Flood Cover - \$0

Section 2
Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Au Wan Hoo @ Albert Au Wan Ho - \$2000 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

Approved Reporting Centres/AIG Authorised Repairers (For claims related repairs)
Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers. Within the first 3 years of the first registration of the Vehicle in Singapore, You have the option of having the accident repairs carried out at the Sole Agent's workshop.
For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6336 6200. Alternatively, You may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: DBS BANK LTD

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 188), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1989 (Malaysia).

0030210900

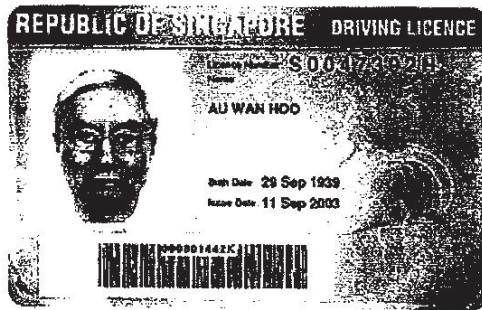
AIG ASIA PACIFIC INSURANCE PTE. LTD.
78 SHENTON WAY #07-16 AIG BUILDING
SINGAPORE 079120

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

Smile
AIG Asia Pacific Insurance Pte. Ltd.
AUTHORISED REPRESENTATIVE

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AIG Asia Pacific Insurance Pte. Ltd.



REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S0047392H



AU WAN HOO
@ALBERT AU WAN HO
欧运豪
CHINESE
Date of Birth 29-09-1939
Country of Birth HONG KONG

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES:

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2400 kilograms

PASS DATE
14 Aug 1950

NP 426A



Licence No: S0047392H



1007538

NP 426A S0047392H



Print Code 0+ Date of issue 28-09-1993

APT BLK 9 JALAN RUMAH TROGI #14-457
SINGAPORE 160008
S0047392H

01/02/2014

Accident Photo

This is a car which
passed by after the
accident.
It has no relevance
to the accident.



BMW did not stop
at the white line.
The white line was
clearly shown in
another photo.

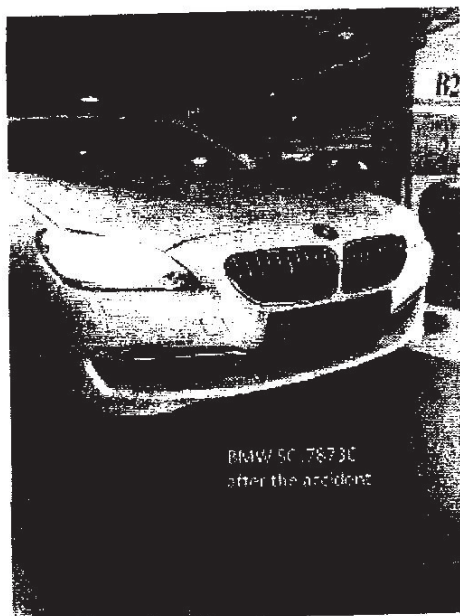
Accident Photo

Photo taken on 27 January 2018 one day after the accident

- A Indicates the position of the Camry SKK60428
- B Indicates the position of the BMW SCL7873C
- C Indicates the lot Camry was backing into
- D Indicates the white line BMW crossed without stopping



Accident Photo



Accident Photo

