

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

06 FEBRUARY 2018

TAN SENG HOE 1 SUNVIEW ROAD #04-41 ECO-TECH @ SUNVIEW SINGAPORE 627615

By Normal and Registered Post

Dear Sir/Madam,

AIG REF

: 2119021079SG

OUR REF

: CC6/AIG16016889/Ahg3

YOUR REF : SJU 1997M

ACCIDENT INVOLVING SJU 1997M AND GX 5235Y ALONG SIXTH AVENUE ON

06.09.2016

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 GX 5235Y against your motor insurance policy.

We also refer to the following below for your information:

- We had spoken to you on 13/09/2016 where we were informed that the report was not lodged yet. On the telephone conversation, we were informed that there was a slight touch between both vehicles and that you didn't consider it as an accident as the other vehicle got dent on the rear portion which is already there prior to the collision. However, during the accident reporting, it was reported that there was no accident.
- We made follow up phone calls to you to discuss the matter on 09/05/2017, 29/06/2017 and 17/07/2017 but to no avail.
- Based on the scene photos provided to us by the claimant, we are of the view that the damages sustained to the Third-party vehicle is likely consistent based on the height observed on the front protruding portion of your vehicle and the dent observed to the tailgate of the Third-party vehicle.

Based on the accident report, accident scenario and all available information at hand, we are of the view that there was contact between both vehicles. As such, liability may not be on your favour.

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 defense, please reply to us within 7 days from the date of this letter.



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If we will not hear from you on or before 4<sup>th</sup> August 2017, we reserve the right and will proceed to settle the claim against us as per our principal AIG's discretion as deem fit. Should you intend to dispute the further, you may contact either our principal AIG at 6419 3000 or us at 6256 3561. Please quote the claim reference when you contact us that we can assist you more effectively.

Thank you.

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)

## AUTHORISATION TO ACT (AIG Express Third Party Claim)

a Husing Pte Ltd
1. Adebug fest Munagement & Hygiene Pte Ltd. (the third party claimant) of 316 Jury East
Street 32 #13-291 (s) 600316 (address), owner ofGX_5735Y (vehicle no.)
hereby authorize
with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. 6x 5235Y that was damaged pursuant to the accident which occurred on 6/9/16
(date) along 6th Avenue - Upper Bakit Timah Road (location) involving vehicle no/s
STY 1997 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 6 (day) of September (month) 20 16 (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 confirm that we/I are/am authorized by the owner <u>AEDEBUG PEST MANAGEMENT & HYGIENE PTE LTD</u> ("the third party claimant") of vehicle no. <u>GX 5235Y</u> 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 <a href="Statements-Statemen

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 \_\_\_\_\_\_ (day) of \_\_\_\_\_\_ (month) 2018 (year)

Signed by appointed surveyor Signed by "the workshop" (with chop)

## J - MART MOTOR PTE LTD

Block 5 Defu Lane 10, #01-578 Defu Industrial Park C, (S)539186 Company Reg. No. 201400246D GST Reg No. 201400246D

Email: jmartmotorpl@gmail.com Tel: 6343-0934 Fax: 6343-0921 TAX INVOICE NO:

TP16-0197

DATE:

14-Dec-2016

AEDEBUG PEST MANAGEMENT & HYGIENE PTE LTD PAYABLE BY AIG ASIA PACIFIC INSURANCE PTE LTD

DESCRIPTION	AMOUNTS\$	
VEHICLE NO: GX 5235Y		
To supply:		
Lump sum for repair cost	3,400.00	
Plus 7% GST	238.00 3,638.00	

J - MART MOTOR PTE LTD

AUTHORISED SIGNATURE

A & T CAR RENTAL PTE. LTD. Co. Rog. No. 201600006M BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119 HP: 9681 3079

A & T CAR RENTAL PTE. LTD. No.: 0023 DATE: 13 9 16 £ SIM 85370 RECEIVED FROM ARDEDEN, POST MUNICIPIENT & Hygiens 200 Dit. 13 9 1/ Hundred 1 Edit 6 9 OFFICIAL RECEIPT THE SUM OF DOLLARS BEING PAYMENT OF \$ 840 CHEQUE NO .:

AUTHORISED SIGNATURE

## A & T CAR RENTAL Biz. Reg. No.: 53113824X

BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119

HP: 9681 3079

### VEHICLE RENTAL AGREEMENT

VHA No: 2891

	Vehicle No: 53M 85370 Replace Veh No:		
HIRER'S PARTICULARS	Mileage Out: Mileage Out:		
NAME: (as in VC) Acdebug Fest Moragement & Hygiane NAIC / PASSPORT NO:	Make & Model: Tuych Group:	ual	
Address (Res):		OM	
100m02.000.04p.4.12270	HIRE / PERIOD EXPIRY		
Name & Address of Employer:	COLLISION DAMAGE WAIVER Excess ) CA	YES / NO	
	PERSONAL ACCIDENT INSURANCE	YES LNO	
Occupation: Driving Exp:	CHARGES		
Driving Licence No: D/L Type: Local / International			
Issue Date: Date of Birth:	Daily 7 @ \$ (2C per day 584c	4	
Tel: (O) (R) HP/PG	Weekly @ \$ per week		
ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C): -M Kheng Kicht	Monthly @ \$ per month		
Name: (as in I/C):M Knong Kicht NRIC / PASSPORT No:S08512(3 I	Hours @ \$ per hour		
Address (Res): BIK 311 Jung East 9+3.	Others @ \$		
# 13 - 291 (COO310)	CDW @ \$ per day / month		
Driving Licence No: A A A Day 2D/L Type: Loeal / International Issue Date: Date of Birth:	PAI @ \$ per day / month		
Occupation: Driving Exp:	Delivery Service		
	SUB TOTAL \$ 840	_	
VEHICLE CHECK LIST	PETROL LEVEL		
93	Out E Q4 1/2 3/4 F		
H REAR MIN	In E 1/4 1/2 3/4 F		
ENT AND MICH.	EXTENSION		
S. SCRATCHES S. SCRATCHES	Collection Service		
as H H	Misc.		
	TOTAL CHARGES \$ 840	H	
NOICATE: A - ACCIDENTS A - ACC	Rented Out By:		
RIGHT FRONT TOP LEFT	Can Division Pla	ue	
ACCESSORIES CHECK	Hirer's Signature		
Ashtray Cig Lighter S/Tyre			
STD Tools Jack Hub Caps	Addition Driver's Signature		
Radio / Cass CD Catridges	DATA TO MASS ON THE PROPERTY AND THE CONTROL OF THE PARTY		

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 informations I have given A & T CAR RENTAL in connection with this agreement is true.

#### · IMPORTANT

- 1. ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF COW AND/OR PAI WHERE APPLICABLE. 4. 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.
- 5. 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.

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 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	Ton Mainage tin
13/9/6 11	25 am			SIGNATURE OF HIRER / DRIVER

### TERMS AND CONDITIONS FOR CAR RENTAL

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# 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 <u>GX 5235Y & SJU 1997M</u> ALONG  $6^{TH}$  <u>AVENUE – UPPER BUKIT TIMAH ROAD</u> ON <u>06/09/2016</u>

We understand that you are the insurer of SJU 1997M vehicle.

I/We wish to inform you that my/our vehicle GX 5235Y has been completed repairs to my/our satisfaction by M/s <u>J-MART MOTOR PTE LTD</u>. I/We therefore propose to claim from your as follows:

Cost of Repair Plus GST

\$\$ 3638.00

Loss of Rental(7 Days X \$\$120)

\$\$ 840.00

TOTAL

5\$ 4478.00

Please let us have your reply soonest possible.

Thank you.

Yours faithfully