



Auto
Consultants
Pte Ltd

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

10 JULY 2018

**TAN AIK KEE KEN STEVEN
BLOCK 313B ANCHORVALE ROAD
#08-114
SINGAPORE 542313**

By Post & By Email

Dear Sir/Madam,

OUR REF : CC6/AIG18011952/Ahb3

YOUR REF : SKP 4970J

**ACCIDENT INVOLVING SKP 4970J AND SKH 5343E ALONG UPPER THOMSON
ROAD ON 27.06.2018**

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 SKH 5343E against your motor insurance policy.

Based on the accident report and accident scenario and pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

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 10 days from the date of this letter.

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 AIG's 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)



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- 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)
- 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)

Anchorvalehome@hotmail.com
(Email)

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Tuesday, 10 July, 2018 12:05 PM
To: Anchorvalehome@hotmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: YOUR REF: SKP 4970J_ACCIDENT INVOLVING SKP 4970J AND SKH 5343E ALONG UPPER THOMSON ROAD ON 27.06.2018



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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.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



ALSO
CONSULTANTS
PTE LTD

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.



AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, Goh Yew Boon ("the third party claimant")
of 3 GEYLANG EAST AVE 1 #05-09 SINGAPORE 389779. (address),
owner of SKH5343E (vehicle no.) hereby authorize
Kang Car Repairers 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. SKH5343E that was
damaged pursuant to the accident which occurred on 27.06.2018 (date) along
Junction of Sembawang Rd/Mandai Rd (location)
involving vehicle no/s SKP4970J ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment fortherto 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.

Date this 28 day of Jun (month) 20 18 (year)


Signed by "the third party claimant"

KANG CAR REPAIRERS PTE. LTD.

Signed by "the workshop"

This Discharge Voucher applies strictly for Claimant's claim for ~~personal injury~~ / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

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

"We/I, KANG CAR REPAIRERS 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\$15,100.00 (Global Sum – all in) for vehicle no. SKH 5343E that was damaged pursuant to the accident which occurred on 27/06/2018 (date) along UPPER THOMSON ROAD (location) involving vehicle no/s SKP 4970J. This is pursuant to the inspection conducted on 29/06/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner GOH YEW BOON ("the third party claimant") of vehicle no. SKH 5343E 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 SKH 5343E (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.

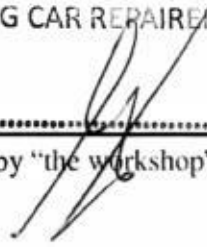
This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 15 (day) of May (month) **2019** (year)

 LWP

Signed by appointed surveyor

KANG CAR REPAIRERS PTE. LTD.


Signed by "the workshop" (with chop)



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY #07-16
AIG BUILDING, SINGAPORE 079120

TEL: 64193000 FAX: 68357416
ATTN: Motor Claim Department

Your Ref No: SKP4970J
Claim Type: Third Party
Accident Date: 27/06/2018
TP Veh Reg No: SKP4970J

Final No: KCR-INV1800641
Claim No: EST1800195
Date: 16 Oct 2018
Policy No: 5096166198
Veh Reg No: SKH5343E
Make/Model: VOLKSWAGEN
PASSAT 1.4 TSI
Chassis No: WVVZZZ3CZDE066351
Engine No: CAXC46995
Reg. Date: 19/12/2012

Tax Invoice to Vehicle No :SKH5343E

Description	Quantity	List Price	PAGE:1
			Amount
		S\$	S\$
As recommended by surveyor to proceed repair at total cost/lumpsum cost			S\$ 13,500.00
Add GST @ 7%			945.00
Total Amount payable			S\$ 14,445.00

TOTAL: SINGAPORE DOLLAR FOURTEEN THOUSAND FOUR HUNDRED FORTY FIVE ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
GOH YEW BOON 3 GEYLANG EAST AVENUE I #05-09 SINGAPORE 389779

DATE	INVOICE NO.
17-Jul-2018	A 37864

	VHA NO.	DUE DATE	VEH. NO.
	A 37864	17-Jul-2018	SKC 6248 S
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 28 JUNE 2018 TO 05 JULY 2018 YOUR REF: SKH 5343 E	7	112.15	785.05
GST @ 7%			\$54.95
TOTAL			\$840.00

*All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.*

HIRER'S PARTICULARS

Name (as in I/C) GOH YEN BOON
 NRIC/Passport No: S16200592 Date of Birth: 14/6/1963
 Address: 3, GUYLANE EAST AVENUE 1 Age: 51
#05-09 S(389771)
 Name & Address of Employer _____
 Occupation _____ Driving Exp: _____
 Driving Licence No: _____ Passed Date: 27/2/98
 D/L Type: Local/Int'l/Others: _____
 Tel(O) _____ (R) _____ HP _____

DRIVER'S PARTICULARS

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

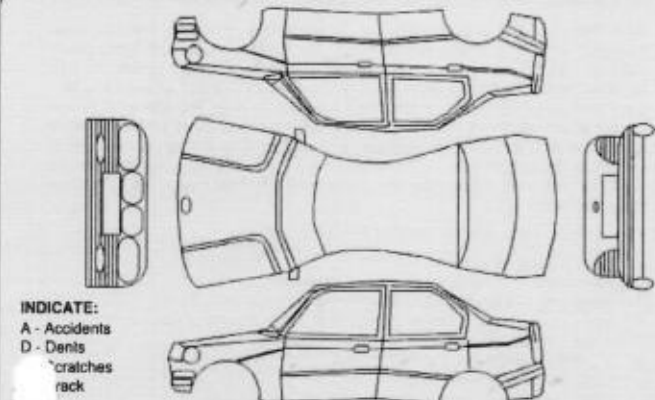
Hirer's Own Vehicle No: SKH 5343E Replace Veh No: _____
 Loan Vehicle No: _____ VR No: _____
 Make & Model: Volvo S Auto/Manual Group: _____

CHARGES		\$	cts
Daily	<u>78</u> day @ \$ <u>120</u>	Per day	<u>1840</u>
Weekly/Monthly	week @ \$ _____	Per week/Monthly	_____
Others			
CDW/PAI	@ \$ _____	Per day/Monthly	_____
Delivery/Collection Svc			_____
GST			_____
OR No: _____		(A) SUB-TOTAL	<u>\$840</u>
Petrol Level & Surchage	OUT <u>2</u> E <u>1/4</u> <u>1/2</u> <u>3/4</u> F		
First _____ km FREE per day		GST	_____
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	_____

Security Deposit : \$ _____ Bank: _____
 CASH/NETS/VISA/MC/AMEX/CHQ No: _____
 Expiry Date: _____ Card ID No: _____
 Name as in Card: _____

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 _____



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 must be over 23 years of age and under 65 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 \$5 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), 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 \$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 an 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 hair between \$200 - \$400.
 - 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 \$50.00 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
<u>21/6/18</u>	<u>1500</u>	<u>16202</u>	<u>John</u>	

Return Of Vehicle: The Hirer Driver is Required to Sign In The Column "Signature Of Hirer Driver Felling 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
<u>7/7/18</u>	<u>1030</u>	<u>16613</u>	<u>KUNIA</u>	<u>BILL TILL 5/7/18</u>

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-18-098508
Date of Request: 28/06/2018

Your Ref No: Online Purchase

Kang Car Repairers Pte Ltd
No 1 Kaki Bukit Ave 6
#02-06 AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 28/06/2018
Enquiry By Yee Mei Cheng
TP Vehicle No. SKP4970J
Accident Date 27/06/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKP4970J	AIG Asia Pacific Insurance Pte. Ltd.	15/09/2017-14/09/2018	65-6419-3000

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-098508

Date of Request: 28/06/2018

Your Ref No: Online Purchase

Kang Car Repairers Pte Ltd
No 1 Kaki Bukit Ave 6
#02-06 AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 28/06/2018
Enquiry By Yee Mei Cheng
TP Vehicle No. SKP4970J
Accident Date 27/06/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



ISLAND TOWING SERVICES

Blk 3026, Ubi Road 1 #04-146 Singapore 408719

Telephone: 6747 7400 Email: islandrecovery@gmail.com

Facsimile: 6844 7233 Web: www.islandrecovery.com.sg

Co. Reg. 53269210A

Cash Sales/ Work Order

NO. 34949

Date: 27-06-18

M/S: Cash.

Vehicle No: SKH 5343E Model: VW PASSAT.

From: CHONG KUI RD Time Start: _____

To: Auto bay #02-06. Time End: _____

Remarks: * Back Brake got sound

☐ Change Tyres / Jump Start

☒ Accident

☐ Use Car Carrier

☐ Basement / Multi Carpark

☐ Crane Up / Winch Out

☐ Open Door

☒ Using King Dolly

☐ Dismantle Shaft / Brake

☐ Loaded

AMOUNT S\$ 100 -

Paul

Chen Ym 1228P.

Received By _____

Island Recovery Services

Vehicle is transported at owner's risk. The company accepts no responsibility for damaged or other misdemeanour to your vehicle whilst being transported.