

cc 4, A/G 180 12770, Kwa39

Surveyor:

Kenneth

DOI:

ASSIGNMENT

13/7/18

Date / Time:

13/7/18

Registered in Merimen:

13/7/18

Pre-assign / CCU / FTE



Insured Vehicle No.

SCV31J

Name of Insured

Yeo Hui In

Insured Tel No.

HP:

Excess Sec II :S\$

D.O.A:

11/7/2018

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Yeo Wei Ren, Timothy

Driver Tel No.:

966 22601

(V/L: YES / NO)

Claim No.:

Policy No.:

2100 293116

Make / Model:

MAZDA EX30

Place of Accident:

Banyan Green Rd 7 Song Kang

OI GIA REPORT:

YES / NO

TP GIA REPORT:

YES / NO

Insured Liability:

%

Final ? Yes / No

SBW 6068 X



INSRS:

WSP:

Tel:

Liability:

RMKS:

Autoexcel



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

23/7/18  
Jian

SBW 6068 X - X ; SCV31J - X  
\* OI's policy attached.

31/7/18

Receive 02 video.

31/7/18

Here to rear

RECEIVED 8 OCT 2018

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

31/7/18  
Ovia

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with: Ryan

Email

Call

Final Liability:

%

100

(Agreed / Assessed) BOLA S/N No.:

27.

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

5457.00

Loss of Rental (LOR):

S\$

800.00

(

8

days)

100

Loss of Use (LOU):

S\$

(

3

x

days)

Loss of Income (LOI):

S\$

(

3

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search:

S\$

3.00

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost:

S\$

Total:

S\$

6259.00

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

6259.00

Name 1:

Autoexcel Engineering Pte Ltd

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

29/10/18

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

ASS. REC. BY:

REF:

A/G/

## ASSIGNMENT

From:

Date:

Estimated Cost:

OD/TP/WS/TP RES/OD RES/EVA/INV/MV

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

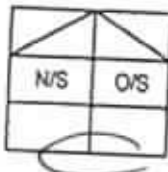
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.



Bal. or Market Value:

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

06

days

Res.: Yes or No

Lum Sum:

20

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

PBW 6068 Xr Regn: 05, 08

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

N15 Lorie c.c 1498

Colour:

M. Green A/C: Insured / Std / NI / NA

Sp. Reading

28613/5 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

JN1BAA C117 0009676

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modl: Nil / S/Rim / STD/Rim or

Tyre Size:

F: 185/65R15

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
TOYO / YOKO or

Kumho

Front

R/Bal.

d mm

Rear

R/Bal.

d mm

L/Bal.

d mm

L/Bal.

d mm

D.O.A.

11/7/18

D.O.I.

13/7/18

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

16/7 File pass to Catherine

23/10/18 Confirm US \$ 5100.00 with 6 working days

(Pd. \$ 6569.12  
55%)

Date/Time, File Pass to?

☐

: Prell. Report

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S - RS - SI

Photos

Others

TOTAL

1)

Date/Time, File Return to?

☐

: Final Report

2)

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

Tech Invs (\$

☐

Weekend (\$

Report Format :

Lump Sum / I.B.I. (\$)

Kw

AUTOEXCEL ENGINEERING PTE LTD  
160, Sin Ming Drive  
Sin Ming Auto City 406-15  
Singapore 575722  
Tel: 64535654, 64591630  
Fax: 64591698

Not Notified  
11 Sep @ 5100h  
Resurvey After Repair 6 days

Date: 12/07/2018

QUOTATION - THIRD PARTY CLAIM

AIG ASIA PACIFIC INSURANCE PTE LTD

Attn: Motor Claim Department Officer In Charge

Accident on: 11/07/2018

Claim : Third Party Claim  
Veh. No : SBW 6068 X  
Model : NISSAN LATIO  
Insured Ins: TOKIO MARINE

QTY	PARTICULARS	AMOUNT	SURVEYOR
	Your Insurer Vehicle No : SCV 31 J		
1	BOOTLID	\$ 788.45	✓
1	BOOTLID LOCK	\$ 124.00	✓
1	BOOTLID WEATHERSTRIP	\$ 98.00	50km 495m
1	BOOTLID CENTER LOGO	\$ 61.00	✓
1	BOOTLID LATIO EMBLEM	\$ 58.00	✓
1	BOOTLID LOWER LOCK SENSOR	\$ 280.00	✓
2	TAILLAMPS	\$ 648.00	✓
2	TAILLAMP PANELS	\$ 448.00	✓
2	TAILLAMP SIDE CLIPS	\$ 40.00	✓
2	REAR FENDERS	\$ - 1,638.80	X
2	REAR FENDER INNER SIDE GARNISHS	\$ 500.00	✓
1	REAR BUMPER	\$ 548.60	✓
1	REAR BUMPER SPONGE	\$ 48.50	X
10	REAR BUMPER CLIPS	\$ 35.00	✓
2	REAR BUMPER BRACKETS	\$ 220.00	X
2	REAR BUMPER SIDE RETAINERS	\$ 98.00	✓
1	END PANEL	\$ 485.60	✓
1	END PANEL TOP GARNISH	\$ 128.00	✓
1	END PANEL TOP LATCH	\$ 65.00	X
1	SPARE TYRE PANEL	\$ 720.80	X
1	SPARE TYRE PANEL TOP BOARD	\$ 462.00	✓
1	REAR EXHAUST	\$ 580.60	X
		\$ 8,132.35	
	Less 10%	\$ 813.24	
		\$ 7,319.12	
	S/NETT		
1	REVERSE SENSOR	\$ 280.00	200km
1	REAR No.PLATE WITH FRAME	\$ 60.00	X
	TOTAL S/N :	\$ 340.00	
	TOTAL PARTS :	\$ 7,659.12	

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

AUTOEXCEL ENGINEERING PTE LTD

160, Sin Ming Drive  
Sin Ming Auto City #06-15  
Singapore 575722  
Tel: 64535654, 64591630  
Fax: 64591698

Balance b/f	\$ 7,659.12	
LABOUR CHARGES		
Labour to do cutting, welding remove refix, replace, repair damage area	\$ 1,400.00	900
To check rear wiring system, remove refix sensor etc	\$ 150.00	50
To do sealant seal gap, waterproofing on welding cutting area	\$ 250.00	30
To do spray painting on accident affected area ( Inner outer )	\$ 1,200.00	1000
Transfer bootlid to another bootlid	\$ 80.00	50
To remove refix rear w/screen	\$ ~ 140.00	X
Remove refix, garnish, side trim, car seat, upholstery etc	\$ 350.00	100
Replace rear exhaust	\$ ~ 120.00	2
To do anti rust	\$ 120.00	60
TOTAL LABOUR :	\$ 3,810.00	
GRAND TOTAL :	\$ 11,469.12	

AUTOEXCEL ENGINEERING PTE LTD  
 160, Sin Ming Drive  
 Sin Ming Auto City #06-15  
 Singapore 575722  
 Tel: 64535654, 64591630  
 Fax: 64591698

*Not Attached*

Date : 12/07/2018

QUOTATION -THIRD PARTY CLAIM

AIG ASIA PACIFIC INSURANCE PTE LTD

Attn: Motor Claim Department Officer In Charge

Accident on : 11/07/2018

Claim : Third Party Claim  
 Veh. No : SBW 6068 X  
 Model : NISSAN LATIO  
 Insured Ins: TOKIO MARINE

QTY	PARTICULARS	AMOUNT	SURVEYOR
	<u>Your Insurer Vehicle No : SCV 31 J</u>		
1	BOOTLID	\$ 788.45	
1	BOOTLID LOCK	\$ 124.00	
1	BOOTLID WEATHERSTRIP	\$ 98.00	
1	BOOTLID CENTER LOGO	\$ 61.00	
1	BOOTLID LATIO EMBLEM	\$ 58.00	
1	BOOTLID LOWER LOCK SENSOR	\$ 280.00	
2	TAILLAMPS	\$ 648.00	
2	TAILLAMP PANELS	\$ 448.00	
2	TAILLAMP SIDE CLIPS	\$ 40.00	
2	REAR FENDERS	\$ 1,638.80	
2	REAR FENDER INNER SIDE GARNISHS	\$ 560.00	
1	REAR BUMPER	\$ 548.60	
1	REAR BUMPER SPONGE	\$ 48.50	
10	REAR BUMPER CLIPS	\$ 35.00	
2	REAR BUMPER BRACKETS	\$ 220.00	
2	REAR BUMPER SIDE RETAINERS	\$ 96.00	
1	END PANEL	\$ 485.60	
1	END PANEL TOP GARNISH	\$ 128.00	
1	END PANEL TOP LATCH	\$ 65.00	
1	SPARE TYRE PANEL	\$ 720.80	
1	SPARE TYRE PANEL TOP BOARD	\$ 462.00	
1	REAR EXHAUST	\$ 580.60	
		\$ 8,132.35	
	Less 10%	\$ 813.24	
		\$ 7,319.12	
	<u>S/NETT</u>		
1	REVERSE SENSOR	\$ 280.00	
1	REAR No.PLATE WITH FRAME	\$ 60.00	
	TOTAL S/N :	\$ 340.00	
	TOTAL PARTS :	\$ 7,659.12	

AUTOEXCEL ENGINEERING PTE LTD  
 160, Sin Ming Drive  
 Sin Ming Auto City #06-15  
 Singapore 575722  
 Tel: 64535654, 64591630  
 Fax: 64591698

Balance b/f	\$ 7,659.12	
LABOUR CHARGES		
Labour to do cutting, welding, remove refix, replace, repair damage area	\$ 1,400.00	9001
To check rear wiring system, remove refix sensor etc	\$ 150.00	501
To do sealant seal gap, waterproofing on welding cutting area	\$ 250.00	301
To do spray painting on accident affected area ( Inner outer )	\$ 1,200.00	10001
Transfer bootlid to another bootlid	\$ 80.00	501
To remove refix rear w/screen	\$ 140.00	X
Remove refix, garnish, side trim, car seat, upholstery etc	\$ 350.00	1001
Replace rear exhaust	\$ 120.00	?
To do anti rust	\$ 120.00	601
TOTAL LABOUR :	\$ 3,810.00	
GRAND TOTAL :	\$ 11,469.12.	

Not Within  
61 Lys 87  
Preserv After Paint  
6 days

**AUTOEXCEL ENGINEERING PTE LTD**  
 160, Sin Ming Drive  
 Sin Ming Auto City #06-15  
 Singapore 575722  
 Tel: 64535654, 64591630  
 Fax: 64591698

Balance b/f	\$	6,577.10	
<b>LABOUR CHARGES</b>			
Labour to do cutting, welding, remove refix, replace, repair damage area	\$	1,400.00	9001
To check rear wiring system, remove refix sensor etc	\$	150.00	501
To do sealant seal gap, waterproofing on welding cutting area	\$	250.00	301
To do spray painting on accident affected area ( Inner outer )	\$	1,200.00	10001
Transfer bootlid to another bootlid	\$	80.00	501
To remove refix rear w/screen	\$	140.00	X
Remove refix, garnish, side trim, car seat, upholstery etc	\$	350.00	1001
Replace rear exhaust	\$	120.00	?
To do anti rust	\$	120.00	601
<b>TOTAL LABOUR :</b>	<b>\$</b>	<b>3,810.00</b>	
<b>GRAND TOTAL :</b>	<b>\$</b>	<b>10,387.10</b>	

**LKK Auto Consultants** hence notify  
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:





AIG Asia Pacific Insurance Pte. Ltd.  
78 Shenton Way  
#07-16  
AIG Building  
Singapore 079120  
Co.Reg.No.201009404M

Policy/Reference No. 2100293116-06

02 Mar 2018

Mr. Yeo Hee In  
31 Greenwood Crescent  
SINGAPORE 286990

Dear Mr. Yeo Hee In

### **Your Policy Has Been Renewed**

We are pleased to inform you that your MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE has been renewed and details of your policy are below:

Policy number : 2100293116-06  
Effective date : 14 Mar 2018  
Expiry date : 13 Mar 2019

It is important that you review the enclosed policy documents to verify that all the information in these documents is accurate. If you wish to update us on any changes, please contact us.

### **For More Information**

If you require more information about your policy, please contact our customer service representatives Monday through Friday between 9am to 5pm at +65 6419 3000. Alternatively, you can send us an email at [www.aig.com.sg](http://www.aig.com.sg) or a fax at +65 6415 3723.

**Thank you for your support. We look forward to serving you in all your general insurance needs.**

Yours sincerely

Bucha Manik  
Head of Auto

PS: You can now enjoy round-the-clock access to selected AIG products and services with our easy-to-use Apple or Android smartphone app. Purchase new policies, renew your policies, access claims support or receive emergency assistance for motor and travel, anytime, 24-hours a day. Your AIG Mobile App can be downloaded for free at iTunes or Google Play.



AIG Asia Pacific Insurance Pte. Ltd.  
76 Shenton Way  
#07-16  
AIG Building  
Singapore 079120  
Co.Reg.No.201009404M

Policy/Reference No. 2100293116-06

02 Mar 2018

Mr. Yeo Hee In  
31 Greenwood Crescent  
SINGAPORE 286990

Dear Mr. Yeo Hee In

#### **Data Use Consent**

We have received your instructions to renew your policy, together with your premium payment.

AIG Asia Pacific Insurance Pte. Ltd. ("AIG") is required to comply with the Personal Data Protection Act (2012) ("PDPA").

We are required to obtain your consent to AIG collecting, using and disclosing your personal data for the purposes stated in your application form or renewal notice ("Purposes").

With your payment to renew your policy, we note your consent that AIG may continue to use and process your personal information for the same Purposes. Please be informed that if you withdraw your consent to AIG collecting, using and disclosing your personal data for the purposes of policy administration, we will not be able to continue providing the insurance to you as we will not be able to administer and service your policy and claims, including sending you service notifications.

However, if you wish to opt out of being enrolled in contests, prize draws and similar promotions, and from receiving marketing messages, please send an SMS to 76161 in the format "optout<space>NRIC/FIN number" or call us at +65 6419 3000. Alternatively, you can opt out via our website at <https://www-411.aig.com.sg/contactus/CustomerForm.aspx>.

You can find the full version of AIG's Data Privacy Policy at [http://www.aig.com.sg/sqprivacy\\_1030\\_237853.html](http://www.aig.com.sg/sqprivacy_1030_237853.html).

We would also like to take this opportunity to remind you to inform us immediately if there are any declarations of new information or changes to existing information, if you have not already done so. If such information is not declared to us, your policy may be void and you may not receive any benefits under the policy.

Please contact us at +65 6419 3000 for any questions you may have on your policy.

Yours faithfully

AIG Asia Pacific Insurance Pte. Ltd.  
Client & Policy Servicing

This is a computer-generated letter which requires no signature.

## MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

**Name of Policyholder** : Yeo Hee In  
**Period of Insurance** : 14 Mar 2018 To 13 Mar 2019  
**Engine No.** : 271B6030317165  
**Chassis No.** : WDD2120472A556629

**Vehicle No.** : SCV31J  
**Policy No.** : 2100293116-06  
**Endorsement No.** :  
**Issued Date** : 02 Mar 2018

### ABOUT THE COVER

<b>Make/Model</b>	MERCEDES BENZ E250 CGI BE		
<b>Engine Capacity/Tonnage</b>	1,796.00 CC	<b>Sum Insured</b>	<b>Market Value</b>
<b>Driver Restriction</b>	NA	<b>Off Peak Car</b>	No
		<b>First Year of Registration</b>	2012
		<b>Insuring with COE/PARF</b>	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 \$5,000 as "Young 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 2000cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189) and Section 55 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

Windscreen : \$100

#### Named Driver and Excess (where applicable)

Yeo Hee In - \$800 (Own Damage)

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

1. Sunco Service Center (For accident reporting only) Add: 330 Ubi Road 3 Singapore 408850 67412398

2. Pandan Loop Service Center - Body Care & Repair (For accident repair & accident reporting) Add: 18A Pandan Loop Singapore 126378 67778386

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](http://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: Daimler Financial Services Africa & Asia Pacific Ltd

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. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

050060350

CYCLE & CARRIAGE - EVELYN  
 239 ALEXANDRA ROAD  
 SINGAPORE 159930 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**  
 AUTHORISED REPRESENTATIVE

350077

**24-HOUR AIG AUTO HOTLINE: +65 6338 6200**

**IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.**

**What can the 24-hour AIG Auto Emergency Hotline provide for you?**

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

**What should I do in the event of an accident?**

- Keep calm and move your car to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.
- Submit Writ/Summons/Correspondence from third party(ies) to AIG immediately.

**If no one is injured in the accident:**

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

**If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:**

- Report the accident to the police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

**LOSS OF USE CAR REPLACEMENT BENEFIT**

**Applicable only if this benefit is included in your motor insurance.** Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number **(65) 6419-3000** for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

**Steps to activate Loss of Use Car Replacement Benefit and Important Information**

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within **5** working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the **original** insurance policy and schedule issued by AIG, a copy of the Accident Report from **Mercedes Benz Authorised Body Care and Repair Centre** must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.

**Rental Car Company: Daimler Fleet Management Singapore Pte Ltd**

**Activation Hotline: 82821711**

\*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

**IMPORTANT NOTICE**

If you sell your motor vehicle, this Notice is **IMPORTANT** and **MUST** be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.

## MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Policy No.	2100293116-06
Period of Insurance	14 Mar 2018 to 13 Mar 2019

Issued Date 02 Mar 2018

### ABOUT THE POLICYHOLDER

Name of Policyholder	Yeo Hee In
Address	31 Greenwood Crescent SINGAPORE 286990

Occupation/Nature of Business: Executives

## ABOUT THE VEHICLE

Registration No.	SCV31J	Engine Capacity/Tonnage	1,796.00 CC
Chassis No.	WDD2120472A556629	Engine No.	27186030317165
Seating Capacity	4	First Year of Registration	2012
Make/Model	MERCEDES BENZ E250 CGI BE	Body Type	Sedan
Hire Purchase Company/Employer's Loan	Daimler Financial Services Africa & Asia Pacific Ltd		

## ABOUT THE COVER

Sum Insured	Market Value	Off Peak Car	No
Driver Restriction	NA	Insuring with COE/PARF	Yes

Person or Classes of Persons Entitled to Drive

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 authorized 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 Authorized Driver (named or unnamed) is under the age of 23 and/or has less than 3 years' driving experience.

Age Condition	All Age Condition
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31
32	32
33	33
34	34
35	35
36	36
37	37
38	38
39	39
40	40
41	41
42	42
43	43
44	44
45	45
46	46
47	47
48	48
49	49
50	50
51	51
52	52
53	53
54	54
55	55
56	56
57	57
58	58
59	59
60	60
61	61
62	62
63	63
64	64
65	65
66	66
67	67
68	68
69	69
70	70
71	71
72	72
73	73
74	74
75	75
76	76
77	77
78	78
79	79
80	80
81	81
82	82
83	83
84	84
85	85
86	86
87	87
88	88
89	89
90	90
91	91
92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

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 damage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

#### Other Key Policy Benefits

Act of God, Oxider • AIG Authorized Workshops, Loss of Use 2000cc, Strike, Riot and Civil Commotions, PA to Authorized Driver / Unnamed Passengers - \$10000, PA Insured - \$100000, Fixture and Accessories (Custom) - \$5000, Solar Film - \$1150, In-Car Camera Access Waiver, Glass Roof Moon Roof Sun Roof Panoramic Glass Roof NCD Protector

## EXCESS

Section 1  
Fire - \$0. Own Damage - \$800. Theft - \$0. Flood Cover - \$0

## Section 2

Property Damage - \$0

Windscreens: \$100

### Planned Delivery

Visit [www.irs.gov](http://www.irs.gov) - 800-829-1040

**PREMIUM**

Premium	\$	1,271.77
GST (7%)	\$	89.02

Total	\$	1,360.79
-------	----	----------

Your Premium includes the following discount(s):

Safe Driver Discount - 5.00% No Claim Discount - 50%

Safe Driver Discount - 5.00% No Claim Discount - 50%

Policy No. 2100293116-06  
Period of Insurance 14 Mar 2018 to 13 Mar 2019

Issued Date 02 Mar 2018

SUBJECT TO ENDORSEMENT	IMPORTANT NOTES
142(f), 2(g), 215(a), 212 (a), 216, 220, 132, 15, 72(a), 84, 221, 203, 82(g), 130, 7(a)	
<p>Approved Reporting Centres / Authorised Repairers (For claims related repairs)</p> <p>1. Euro Service Center (For accident reporting only) Add: 330 Ubi Road 3 Singapore 408650 67412338</p> <p>2. Pandan Loop Service Center - Body Care &amp; Repair (For accident repair &amp; accident reporting) Add: 158 Pandan Loop Singapore 128078 67778388</p> <p>For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 8200. Alternatively, you may refer to AIG website <a href="http://www.aig.com.sg">www.aig.com.sg</a> or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play</p>	

0500960350

CYCLE & CARRIAGE - EVELYN

238 ALEXANDRA ROAD

SINGAPORE 159930 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.



AIG Asia Pacific Insurance Pte. Ltd.  
AUTHORISED REPRESENTATIVE

SSCNFY

Page 2 of 2

**MERCEDES-BENZ MOTOR INSURANCE - Private Vehicle****A. Our Contract**

This Policy forms a legally enforceable contract between You and Us. We will insure You and pay the benefits of this Policy in return for the premiums You pay.

We insure You based on the information that You have provided to Us in the Application Form and through any other means.

You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and You may not receive any benefits under this Policy.

**B. Your Policy Coverage****Section 1: Coverage on the Vehicle**

1. We will cover You for Your losses if the Vehicle and its Accessories and Spare Parts are lost or damaged as a result of:
  - accidental collision or overturning;
  - Theft, Robbery, housebreaking;
  - contact with falling objects, external explosion, fire, self-ignition, lightning, or
  - a malicious act.
2. In covering You for Your losses, We have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to the Vehicle or its Accessories and Spare Parts.
3. We only cover Accessories and Spare Parts that are fitted (without any charge) as standard equipment by the car manufacturer or distributor. The Accessories and Spare Parts must be on the Vehicle at the time of loss or damage.
4. We will not cover You for more than the value of
  - the part of the Vehicle lost or damaged;
  - the Accessories and Spare Parts lost or damaged; and
  - the reasonable costs of fitting such parts.

In any event, We will not cover You for more than the prevailing market value of the Vehicle.

5. We will pay the reasonable towing cost of up to \$500 if the Vehicle is disabled as a result of damage.
6. You can authorize repairs to the Vehicle only if it is damaged and the cost of repairs does not exceed \$500. You are required to send Us a detailed written estimate of the cost of the repair as soon as possible.
7. We will not cover:
  - loss of use;
  - any consequential loss;
  - repairs carried out by any repairer not authorised under this Policy;
  - depreciation;
  - wear and tear;
  - mechanical or electrical breakdowns;
  - failures or breakages;
  - damage caused by overloading or strain; and
  - damage to tyres unless the Vehicle is damaged at the same time.
8. We will not cover the Excess specified in this Policy. You will have to pay all applicable Excess for every claim made against this Policy. If for any reason We have made any payment which includes Excess payable by You, You have to refund to Us such Excess paid.
9. Excess will not apply to any loss or damage to the Vehicle due to Theft, Robbery, housebreaking, external explosion, fire, self-ignition or lightning, unless otherwise specified in this Policy.
10. Your Certificate of Insurance will indicate where the Vehicle can be repaired after an accident. The Endorsements to this Policy will indicate the type of accident repair arrangements You have under this Policy.

**Section 2: Your Liability to Third Parties**

1. We will cover You for the amount (including all costs and expenses) which You or Your Authorised Driver(s) is legally liable to pay to third parties in compensation for the following arising out of an accident directly involving the Vehicle:
  - death or bodily injury to any person, or
  - damage to property for up to \$5,000,000.00 for any one claim or series of claims arising out of any one accident.

Any admissions of liability, payment to or agreement with third parties must be with Our prior written consent.



2. We will cover Your legal personal representatives, in the event of Your death, to the same extent as We would cover You if a third party makes a claim against You. In such event, Your legal personal representatives shall be bound by and comply with all the terms and conditions of this Policy.
3. We will not cover:
  - death or bodily injury to any person employed by You or Your Authorised Driver(s) which arises in the course of their employment;
  - death or bodily injury which You or the third party can claim for under the Work Injury Compensation Act;
  - death or bodily injury to any person or loss or damage to third party property arising out of the use or operation of the Vehicle or any part of the Vehicle as a tool or the use or operation of a plant attaching to or forming part of the Vehicle or from any goods carried on the Vehicle;
  - loss or damage to any property in the Vehicle whether belonging to You or third parties;
  - loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or Your household members or Your Authorised Driver(s) or his/her household members;
  - damage to any bridge, viaduct, road or anything beneath, caused by vibration or by the weight of the Vehicle or of the load carried by the Vehicle; and
  - compensation for damages, interests or legal costs for any judgments which had not in the first instance been delivered or obtained from a court of competent jurisdiction within West Malaysia or the Republic of Singapore.
4. We will not cover the Excess specified in this Policy. You will have to pay all applicable Excess for every claim made against this Policy. If for any reason We have made any payment which includes Excess payable by You, You have to refund to Us such Excess paid.

### Section 3: Your Medical Benefits

We will cover reasonable medical expenses incurred by You, Your Authorised Driver(s) or any passenger in the Vehicle as a result of an accident directly involving the Vehicle. The maximum amount We shall pay is \$1,000.00 for each person.

### Section 4: Your Personal Accident Benefits

1. We will cover You for death or bodily injury suffered by You as a result of an accident involving the Vehicle or when You were travelling in any other private motor vehicle, only if:
  - such death or bodily injury is caused by accidental, external and visible means and is independent of any other cause;
  - such death or bodily injury occurs within 3 months of the accident;
  - such death or bodily injury is not caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
  - the accident must not have occurred when You were under the influence of alcohol, drugs or medication; and
  - You were at least 18 years of age at the time of the death or bodily injury.
2. We will pay You or your legal personal representative compensation for death or bodily injury in the manner described in the Compensation Table below. We will only pay for one of the items under (1) to (6) shown in the Compensation Table below, which occurs in the same accident. Should You suffer several injuries in the same accident, We will pay for the injury that provides the highest pay-out.
3. If You have more than one motor insurance policy with Us, We will pay compensation under one policy only.

**Compensation Table**

	Death/Nature of Injury	Percentage of sum insured specified in the policy schedule
1.	Death	100%
2.	Total and permanent loss of sight in both eyes	100%
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	100%
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of sight in one eye	100%
5.	Total and permanent loss of sight in one eye	50%
6.	Total loss by physical severance at or above the wrist or ankle of one hand or foot	50%

4. This cover only applies if You are an individual policyholder.

### Section 5: Coverage upon Your Death

In the event of Your death, cover under this Policy continues to apply to Your Authorised Driver(s) who had Your permission to drive the Vehicle. This cover only applies if You are an individual policyholder.



**C. Your Policy Exclusions****1. Driving and Use**

We will not cover any loss, damage, injury or liability should the Vehicle be used or driven:

- (a) outside the Geographical Area;
- (b) for purposes which are beyond the 'Limitations As To Use' described in the policy schedule;
- (c) by persons outside the 'Person or Classes of Persons Entitled to Drive' described in the Policy Schedule;
- (d) by any person who is not Your Authorised Driver(s);
- (e) by any person not permitted to drive under licensing or other laws or regulations;
- (f) by any person attempting to hurt themselves or others or commit suicide;
- (g) any person under the influence of alcohol, drugs or medication;
- (h) when it is not registered under the Road Traffic Act (Cap. 276) or when its registration under the Road Traffic Act (Cap. 276) has been cancelled;
- (i) with modification(s) that has not been declared to and accepted by Us;
- (j) for hire or reward;
- (k) for driving tuition/test, racing, pace making, reliability trial, speed testing or test driving;
- (l) for the carriage of goods other than samples in connection with any trade or business; and
- (m) for any purpose in connection with Motor Trade.

**2. War and Terrorism**

We will not cover any loss damage, injury or liability directly or indirectly caused or contributed to by:

- war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power; or
- any Act of Terrorism and any action taken in controlling, preventing, suppressing or in any other way relating to any Act of Terrorism.

**3. Nuclear Risks**

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

**4. Exclusion of Third Party Rights**

A person who is not a party to this contract will have no rights under the Contracts (Rights of Third Parties) Act 2001(Cap. 53B) to enforce any of its terms.

**5. Economic Sanctions**

The Insurer will not be liable to provide any coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**D. Your Policy Conditions****1. Governing Law**

This Policy is governed by the laws of Singapore.

**2. Burden of Proof**

If We allege that by reason of any of the exclusions under Part B and/or Part C above, any loss, damage, injury or liability is not covered by this Policy, the burden of proving the contrary shall be on You.

**3. Duty of Disclosure**

As explained in Part A of this Policy, all information You provide to Us in the Application Form and through any other means form the basis of this contract of insurance between You and Us. You must inform us immediately if any of the information that You have given us changes or is no longer accurate.

You must also inform Us of any other facts which You know or ought to know which may affect Our decision whether to continue to insure You and on what terms. Information that You should disclose to Us would relate to the Vehicle, You or Your Authorised Driver(s). Examples of such information include a change in occupation or nature of business, a change in claim experiences, revocation/ suspension of driver license/ traffic related convictions, physical impairment(s) or illness(es) affecting driving ability, modification(s) done to the Vehicle or a change in the usage of the Vehicle.

These information/facts could result in additional premium being payable and different terms and conditions may apply on this Policy. If such information is not disclosed to Us, You may not receive any benefits under this Policy and/or We may cancel or void this Policy.

If 2 or more persons are named as the policyholder on this Policy, each of them is responsible both individually and together for:

- the completeness and accuracy of the information in all application and declaration forms, claims or other documents and statements given by any one of them to Us; and

- compliance with the terms and conditions of this Policy.

#### 4. Care of the Vehicle

You must maintain the Vehicle in an efficient and roadworthy condition. We shall at all times have free and full access to examine the Vehicle or any part of it and interview any of Your Authorised Driver(s). You must take all reasonable steps to safeguard the Vehicle from loss or damage.

If an accident or breakdown occurs, the Vehicle must not be left unattended without proper precaution being taken to prevent further loss or damage.

If the Vehicle is driven before the necessary repairs are made, any extension of the damage or any further damage caused to the Vehicle will not be covered under this Policy.

#### 5. Compliance by Authorised Driver(s)

Please note that Your Authorised Driver(s) must comply with and are subject to each term and condition of this Policy as if it applies to them as though they were the Policyholder.

#### 6. No Claim Discount (NCD)

If no claim is made under this Policy during a period of insurance of one year or more immediately before the renewal of this Policy, Your renewal premium will be discounted as follows:

No Claim For	Discount
The year before	10%
Two consecutive years before	20%
Three consecutive years before	30%
Four consecutive years before	40%
Five or more consecutive years before	50%

If the NCD is 40% or 50% at the time a claim is made, the NCD will be reduced to 10% or 20%, respectively. If the NCD is 30% or less, the whole NCD will be cancelled.

Current	Upon a claim (Accident NCD)
50%	20%
40%	10%
30%	0%
20%	0%
10%	0%
0%	0%

If You fail to comply with the "Notification of Accidents and Claims Procedure" under Part D Section B below, the NCD will be affected as follows:

Current	Upon Renewal (Non-reporting NCD)
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%
0%	0%

The Accident NCD is to be applied first before the Non-Reporting NCD. For example, in the event there is a claim, if Your NCD is at 50%, it will be reduced to 20% and if You fail to report the claim in accordance with the requirements of this Policy, the 20% NCD will be further reduced to 10%.

Your NCD will not be affected if:

- the apportionment of Your fault in an accident is 20% or less based solely on Our assessment;
- the apportionment of Your fault in an accident is adjudicated by any court in Singapore to be 20% or less; or
- You are able to furnish proof of successful claim against any other party for 80% or more of Your uninsured losses arising from the accident.

NCD attaches to You and not the Vehicle and so, NCD cannot be transferred to another person.

If more than one Vehicle is described in this Policy, the NCD will be applied separately for each vehicle.

#### 7. NCD Declaration

If upon checking with Your previous insurer, We find that Your NCD declaration is inaccurate, We will notify You and You shall promptly pay any difference in the premium between the NCD declared by You and the actual NCD. If We do not receive the premium shortfall due to Us, the period of insurance of this Policy will be reduced to correspond to the premium actually paid by You.

If after that period of cover, You are liable to any third party to whom We may be required to pay under the Acts or Agreements stated in Part D Section 10 below, You shall refund such amount paid by Us.

#### 8. Notification of Accidents and Claims Procedure

If the Vehicle is involved in an accident, whether or not it would give rise to a claim, You must report the accident to Our Approved Reporting Centre and take the Vehicle to Our Approved Reporting Centre for inspection within 24 hours of the accident or by the next working day. Otherwise, Your No Claim Discount (NCD) will be reduced by 10%.

If Theft or other criminal act occurs which may give rise to a claim under this Policy, You must inform Us and the police or other recognized government law enforcement agency immediately and co-operate with Us in securing the conviction of the offender. An official report must be lodged or made to a recognized government law enforcement agency within a reasonable period of time of the occurrence of the Theft or other criminal act.

If You receive any claim or any writ, summons, offer of composition or notice of any other proceedings arising from an accident, You must inform Us immediately upon receipt of such documents, and You must not respond, admit liability, negotiate, make offers or settle a claim, without Our prior written consent.

If You fail to comply with any of the above requirements for a claim made against this Policy, You may not receive any benefits in respect of that claim.

#### 9. Conduct of Proceedings

We may

- take over and conduct in Your name or the name of any other person covered under this Policy, any defence or settlement of any claim made against You or such person; and
- pursue in Your name or the name of such person, for Our own benefit, against anyone responsible for any claim paid by Us.

Anyone covered under this Policy shall give Us all information and assistance as We may require.

We shall have full discretion in the conduct of any proceedings and/or how We settle a claim.

For Part B Section 2 of this Policy, once We have paid up to the full limit of \$ 5,000,000 for third party property damage, We are not obliged to continue to conduct the defence, proceedings or settlement of a claim made against You by any other person. In such event, We will not be responsible for any damage, loss, costs or expenses incurred by You or by any person as a result of Our decision.

#### 10. Avoidance of Certain Terms and Right of Recovery

If You or Your Authorised Driver(s) are not covered under this Policy but We are legally liable to make payment to a third party due to the following Acts or Agreements, You shall refund any such amount paid by Us:

- the Motor Vehicles (Third Party Risks and Compensation) Act of Singapore;
- the Road Traffic Act 1987 of Malaysia;
- the Agreement between the Minister of Finance (Singapore) and the Motor Insurers' Bureau of Singapore dated 22 February 1975;
- the agreement between the Minister of Transport (Malaysia) and the Motor Insurers' Bureau of West Malaysia dated 15 January 1968; or
- any subsequent revisions to the above Acts and Agreements.

#### 11. Cancellation

We may cancel this Policy by giving You 7 days' notice at Your last known address and upon cancellation, You must return Your original Certificate of Insurance to Us.

You may also cancel this Policy by writing to Us and returning Your original Certificate of Insurance to Us.

We will refund 80% of the premium less a pro-rated amount to cover the period when You were covered under this Policy.

You will not receive any refund of premium if on or before cancellation of this Policy:

- a claim has arisen;
- You have not returned the Certificate of Insurance; or
- You have not promptly paid the premium due.

If this Policy is cancelled before the Effective date of this Policy, You shall pay Us an administrative fee of \$25 (before GST).

## 12. Other Insurance

If You make a valid claim under this Policy, and if You have other insurance covering the same damage or loss or injury or liability, We will only pay You a proportion of the claim based on the total number of policies covering such a claim.

## 13. Dealing with Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

## 14. Waiver of Your Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.

## 15. Data Use

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in the Application Form or otherwise) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, Your authorised agents or representatives, legal process participants and their advisors, other financial institutions;
- (d) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:
  - Processing, underwriting, administering and managing Your relationship with Us;
  - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
  - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
  - Managing Our infrastructure and business operations; and
  - Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at [http://www.aig.com.sg/sg-privacy\\_1030\\_237853.html](http://www.aig.com.sg/sg-privacy_1030_237853.html).

If You have not opted out, then You have consented to Us, Our group companies, service providers and business partners using, processing and disclosing Your personal information to:

- (a) Enrol You in contests, prize draws and similar promotions; and
- (b) Contact You to market other insurance, and/or Our, Our group companies' and/or Our business partners' financial products and/or services.

If You have any questions about Our collection, use and disclosure of personal information, You may contact Our Data Protection Officer at [singaporedataprotectionofficer@aig.com](mailto:singaporedataprotectionofficer@aig.com).

## 16. Insurance Act (Cap. 142)

This Policy is issued in Singapore and is subject to the Insurance Act (Cap. 142).

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.

If You do not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

**17. Written Notice**

Every notice or communication to be made under this Policy shall be given in writing to Us.

**18. Currency**

All benefits payable under this Policy will be in Singapore Dollars. When a claim is made by You for losses incurred in a foreign currency, We will pay You in Singapore dollars based on the prevailing currency exchange rate determined by Us.

**19. Assignment**

No assignment of interest under this Policy will be binding upon Us. We do not assume any responsibility for the validity of any assignment.

**20. Compliance with Policy Provisions**

The due observance and fulfilment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this policy.

**21. Entire Contract**

This Policy, policy schedule and where applicable certificate of insurance, hold cover letter/cover note, Endorsement, Application Form, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

**E. Your Policy Definitions**

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, policy schedule and where applicable certificate of insurance, hold cover letter/ cover note and Endorsement.

**Accessories and Spare Parts** means all audio, video and other standard equipment fitted into the Vehicle by the manufacturer or distributor at the time of purchase of the Vehicle.

**Act of Terrorism** means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

**Application Form** refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

**Authorised Driver(s)** any person with a valid license to drive the Vehicle in Singapore and is

- driving the Vehicle on Your order or with Your permission; and
- not excluded under this Policy.

In the case of a Named Driver Policy, the authorised driver(s) must be named under this Policy.

In the case of an Age Condition Policy, the authorised driver(s) must also meet the age condition under this Policy.

**Authorised Repairer(s)** means the repairer(s) referred to in the Certificate of Insurance and as may be changed by Us from time to time.

**Approved Reporting Centre** means reporting centres referred to in the Certificate of Insurance and as may be changed by Us from time to time.

**Break-In** means dishonestly or intentionally breaking open or unfastening the closed or locked Vehicle, receptacle or compartment which contains or believed to contain property for the purpose of Theft or Robbery.

**Constructive Total Loss** means at the time of loss or damage of the Vehicle, the cost of repairs exceeds the current market value less the salvage value of the Vehicle.

**Effective Date** means the commencement date of insurance, whether at inception or upon renewal, as specified in the period of insurance under this Policy.

**Endorsement** means a change to information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

**Excess** means the amount shown in a policy schedule or certificate of insurance which You must pay for every accident claim. This is subject to GST.

**Geographical Area** means



- Republic of Singapore;
- West Malaysia;
- part of Thailand i.e. within 80.5 km of the border between Thailand and West Malaysia;
- whilst in transit by sea during direct sea route across:
  - the straits between the island of Penang and mainland West Malaysia; and
  - the straits between Changi Point, Singapore and Tanjong Berlungkor, Johore.

**Motor Trade** means any person(s) engaged in the business of a motor dealer, motor distributor, motor workshop repairer, valet parking or any motor vehicle related services.

**Personal Effects** means Your personal belongings which You normally carry or wear but shall exclude money (being official currency, coins or notes issued by a government or national bank), monetary instruments, documents, negotiable instruments and Payment Cards.

**Payment Cards** means Your ATM cards, credit cards, debit cards or loan (credit line) cards validly issued by banks in Your name and any pre-paid cards or any medium by which pre-payment is required or money is debited or credited via electronic means.

**Policy** means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and any Endorsement to this Policy.

**Robbery** means in order to commit Theft, or in committing Theft, or in carrying away or attempting to carry away property obtained by Theft, the offender voluntarily causes or attempts to cause to any person death, or hurt, or wrongful restraint, or fear of instant death, or of instant hurt, or of instant wrongful restraint.

**You/Your** means the named policyholder in this Policy who is the registered owner of the Vehicle.

**Theft** means intentionally and dishonestly taking, by moving, any movable property from a person's possession without his/her consent.

**Vehicle** means the motor vehicle as stated in this Policy owned by You and registered with the authorities in Your name.

**We/Us/Our** means AIG Asia Pacific Insurance Pte. Ltd.

#### F. Your Policy Endorsements (where applicable)

The following endorsements apply to this Policy only if the corresponding endorsement number is shown in the Policy Schedule under the heading "Subject to Endorsement".

##### 2(p). Young and/or Inexperienced Driver Excess

You have to pay an additional sum of \$3000.00 as Young and/or Inexperienced Driver ("YIDR") Excess for any claim which occurred when the Vehicle was driven by You or an Authorised Driver under the age of 23 and/or has less than 2 years' driving experience. The YIDR Excess applies in addition to the Excess applicable for every claim made under Part B Section 1 of this Policy, irrespective of whether such Excess has been waived.

If an Excess is payable for a claim made under Part B Section 2 of this Policy, this YIDR Excess will apply in addition to such Excess.

If for any reason We have made any payment which includes the YIDR Excess payable by You, You have to refund to Us such Excess paid.

This YIDR Excess shall not apply to loss or damage to the Vehicle caused by Theft, Robbery, housebreaking, external explosion, fire, self-ignition, or lightning except if it is stated to be applicable in the Policy Schedule.

##### 7(a). Personal Accident Benefits to Unnamed Passengers and Authorised Drivers (Other than Policyholder & Policyholder's paid driver) - Private Cars

We will cover any passenger and Authorised Driver for death or bodily injury suffered by them as a result of an accident involving the Vehicle when they were travelling in or getting into or out of the Vehicle, only if:

- such death or bodily injury is caused by accidental, external and visible means and is independent of any other cause;
- such death or bodily injury occurs within 3 months of the accident
- such death or bodily injury is not caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
- the accident must not have occurred when the Authorized Driver is under the influence of alcohol, drugs or medication; and
- the Authorised Driver must be at least 18 years of age at the time of the death or bodily injury.

A passenger is any person other than You, Your paid driver or attendant or employee coming within the scope of the Workmen's Compensation legislation and who is working for You at the time of accident.

We will pay the passenger and/or the Authorised Driver compensation for death or bodily injury in the manner described in the Compensation Table below. We will only pay for one of the items under (1) to (7) shown in the Compensation Table below, which occurs in the same accident. Should there be several injuries suffered, We will pay for the injury that provides the highest pay-out.

Compensation Table

	Death/Nature of Injury	Compensation amount (\$)
1.	Death	10,000
2.	Total and permanent loss of sight in both eyes	10,000
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	10,000
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of sight in one eye	10,000
5.	Total and permanent loss of sight in one eye	5,000
6.	Total loss by physical severance at or above the wrist or ankle of one hand or foot	5,000
7.	Total disablement from engaging in or giving any attention to the person's occupation for a period not exceeding 13 weeks	50 per week

We will pay the compensation directly to the passenger and/or Authorised Driver or their legal personal representatives and their receipt of such payment shall fully discharge Us from liability under this cover.

If at the time of the accident, the number of persons in the Vehicle is more than the number of persons allowed to be seated in the Vehicle as stated in the Policy Schedule, We will only pay a pro-rated proportion of the compensation payable.

#### 15. Hire Purchase Arrangement

If the Vehicle is under hire purchase, the Hire Purchase Owner (as stated in the Policy Schedule) is the owner of the Vehicle and We will make payment of any claim under this Policy directly to the Hire Purchase Owner.

Receipt of such payment from the Hire Purchase Owner shall fully discharge Us from liability under this Policy.

#### 72(b). Legal Liability of Passengers for Acts of Negligence

We will cover any passengers travelling in, getting into or out of the Vehicle against legal liability to third parties under Part B Section 2 of this Policy only if they:

- are not in charge of the Vehicle at the time of the accident;
- are not entitled to similar coverage under any other insurance policy; and
- comply with the terms and conditions of this Policy as if they were the policyholder.

We will not be liable for:

- death or bodily injury to any employee of the passenger if the death or bodily injury arises out of or in the course of that person's employment; or
- loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or the passenger.

#### 82(g). Loss of Use

In the event the Vehicle is damaged and a claim is made under Part B Section 1 of this Policy, We will provide You with a replacement vehicle of 2000cc for the shorter of (i) the repair period certified by Our authorised surveyor, or (ii) the period the Vehicle is actually under repair (either of these referred to as the "Repair Period"). You will have access to a replacement vehicle for the Repair Period certified by Our authorized surveyor unless your Vehicle becomes a total loss or Constructive Total Loss, in which case We will provide you with a replacement vehicle for a maximum of 30 days in one policy period.

This benefit is extended to You on the condition that:-

- the replacement vehicle will be provided by Our approved rental company upon the authorisation for the repair of the Vehicle by Our authorised Surveyor;
- the replacement vehicle is of Mercedes Benz make (subject to availability);
- the replacement vehicle is strictly for Your use only;
- You comply with the terms and conditions of the rental agreement between You and Our approved rental company;
- the Vehicle is brought back to Mercedes Benz Authorised Body Care and Repair Centre for accident repairs; and
- You notify Us immediately of the loss or damage sustained by the Vehicle so that Our authorised surveyor may inspect the Vehicle and certify the repair period required for the Vehicle, such certification being final.

#### 89. Breakage of Glass in Windscreen or Window Clause

In the event the windscreen or window of the Vehicle is damaged and is covered under Part B Section 1 of this Policy, We will cover the cost of replacing any broken glass in the windscreen or window of the Vehicle, but only if there is no other damage to the Vehicle.

You will be required to pay an Excess of \$100.00 (excluding GST) for every claim made under this Endorsement. Once We pay a claim, the benefit under this Endorsement will be automatically reinstated without additional premium payable.

If Your only claim under this Policy is for windscreen or window damage as per this Endorsement, Your No Claim Discount will not be affected.

### 130. Payment before Cover Warranty

The total premium due must be paid to and actually received in full by Us or the intermediary through whom this Policy was effected ("the Intermediary") on or before the inception date of coverage under this Policy, Renewal Certificate, Cover Note and/or Endorsement ("the Inception Date").

If the total premium is not paid and received in full by Us or the Intermediary on or before the Inception Date, the Policy, Renewal Certificate, Cover Note and/or Endorsement shall be deemed to be cancelled immediately, and no benefits shall be payable by Us. Any payment received thereafter shall have no effect whatsoever.

This "Payment Before Cover Warranty" provision shall prevail over any inconsistent terms in this Policy.

### 132. Premium Installment Payment Warranty

If the period of insurance is 60 days or more and the total premium is \$100,000 or more, the premium may be paid by way of instalments. The amount and due date of each instalment shall be specified by Us, and the first instalment shall be for at least 50% of the total premium due.

Payment of the premium by way of instalments shall be subject to the following:

- the first instalment must be paid to and actually received in full by Us or the intermediary through whom the Policy was effected ("the Intermediary") within 60 days of the inception date of the coverage under this Policy, Renewal Certificate and/or Cover Note; and
- the second and subsequent instalments (if any) of the premium must be paid to and actually received by Us or the Intermediary on or before the respective due date of each instalment as specified by Us.

If the first instalment is not paid to and actually received in full by Us or the Intermediary within the 60-day period specified above:

- (a) coverage under this Policy, Renewal Certificate and/or Cover Note shall be deemed to be automatically cancelled upon the expiry of the 60-day period;
- (b) the deemed cancellation shall not affect any claim by You for loss suffered within the 60-day period; and
- (c) You will still be liable to pay to Us "time on risk" premium computed on a pro-rata basis.

If the second or any subsequent instalment is not paid to and actually received in full by Us or the Intermediary on or before the due date of that instalment -

- (a) coverage under this Policy, Renewal Certificate and/or Cover Note shall be deemed to be automatically cancelled upon the expiry of the due date of the instalment which has not been paid;
- (b) the deemed cancellation shall not affect any claim by You for loss suffered on or before the due date of the instalment which has not been paid; and
- (c) You will still be liable to pay to Us "time on risk" premium computed on a pro-rata basis.

For the avoidance of doubt, the premium for an Endorsement shall not be paid by instalments.

### 140(f). Age Condition

This Policy is subject to the age condition of the driver of the Vehicle as stated in the Policy Schedule. In the event of an accident, We will only cover You or any Authorised Driver under this Policy only if such age condition is met by the driver.

If the age condition is not met, We will not be liable for any loss or damage under Part B Section 1 of this Policy.

The Endorsement 2(P) "Young and/or Inexperienced Driver Excess" applies.

### 203. No Claim Discount Protector ("NCD Protector")

Part D of this Policy states the manner in which No Claim Discount (NCD) applies to this Policy. However, under this Endorsement, if the NCD Protector applies, the NCD shall be protected in the following way -

- if the NCD is 50% at the time a claim is made, the 50% NCD will be protected in the next renewal of this Policy. This applies if only one claim has been made or arisen during the period of insurance prior to the renewal of this Policy;
- if two claims have been made or arisen during the period of insurance prior to the renewal of this Policy, the 50% NCD will be reduced to 20% at the next renewal of this Policy;
- if three or more claims have been made or arisen during the period of insurance prior to the renewal of this Policy, there will be no NCD entitlement at the next renewal of this Policy.

The 50% NCD Protector will therefore apply as follows:

--	--



Number of claims made or arisen during the current period of insurance	NCD entitlement on renewal of Policy
One	50%
Two	20%
Three and more	NIL

For the NCD Protector as set out above to apply, You must comply with the requirements stated in Part D of this Policy.

Where a claim has been made, We will decide whether to offer and/or approve this NCD Protector benefit at the time of renewal of this Policy. This decision shall be made at Our sole discretion and without the need to furnish any reasons to You. Any offer to continue the NCD Protector benefit shall be subject to payment of additional premium.

NCD that is protected under this NCD Protector benefit is not transferable to any other insurer.

NCD Protector benefit does not guarantee renewal of this Policy. We are not obliged to renew this Policy. If renewal of this Policy is not invited or is declined for any reason whatsoever, We will refund to You in full any additional premium paid for the NCD Protector benefit for the period of insurance prior to such intended renewal.

#### **212 (a). Vehicle is insured with Certificate of Entitlement (COE) and Preferential Additional Registration Fee (PARF)**

If there is a total loss or Constructive Total Loss of the Vehicle, We will pay You the prevailing market value of the Vehicle including the remaining value of COE and the PARF value at the time of loss.

We will not pay more than Your Estimate of Market Value if this is stated in the Policy Schedule.

#### **215(c). Authorised Repairer For Accident Repairs**

Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers or a repairer authorised by the manufacturer of the Vehicle.

#### **216. In-car Camera Excess Waiver**

If You have installed an in-car camera in Your Vehicle, the Excess applicable to Part B Section 1 of this Policy will be waived if You are not at fault for the accident and the accident is covered under this Policy.

If you are at fault for the accident and the accident is covered under this Policy, the Excess applicable to Part B Section 1 of this Policy will be reduced by 50%.

The following conditions apply to both a full and partial waiver of the Excess as set out above:-

- Your Vehicle is involved in the accident with another vehicle
- You must provide the relevant video footage of the accident that You are involved in to us within 14 working days from the date of the accident;
- The repair of the Vehicle is carried out by one of our approved workshops;
- The assessment of liability has been finalised by Us by the time You collect Your Vehicle post repair; and
- The waiver shall only apply up to a maximum amount of \$1,000.00 above which, You will be responsible for the rest of the Excess.

This waiver is not applicable for the "Young and/or Inexperienced Driver Excess" ("YIDR").

The apportionment of Your fault in an accident is solely based on Our assessment. We will consider You not to be at fault for the accident if the apportionment of Your fault in an accident is 20% or less.

#### **220. Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof Cover**

We will cover the full cost of replacing the damaged Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof of the Vehicle under Part B Section 1 of this Policy, including such costs of related parts and accessories necessary for re-installing the Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof, but only if there is no other damage to the Vehicle.

You will be required to pay an Excess of S\$100 (excluding GST) for each claim made under this Endorsement for the Policy Period.

Once We pay a claim, the benefit under this Endorsement will be automatically reinstated without any additional premium payable.

A claim under this Endorsement will not be deemed to be a claim for the purposes of the No Claim Discount clause.

**221. Solar Film Add-On**

We will cover You for damage to the solar film on the Vehicle declared in the Policy Schedule. The declared solar film must be on the Vehicle's windscreen or windows at the time of damage.

We may at Our option repair, reinstate, replace or offer a cash settlement for the damage to the solar film.

The amount We will pay is no more than the value of the solar film damaged, plus the reasonable cost of re-fitting the solar film provided that the total amount paid under this Endorsement does not exceed \$1,150 as stated in the Policy Schedule.

**IMPORTANT NOTICE**

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites ([www.aig.com.sg](http://www.aig.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

GST REGISTRATION NO. : 201009404M

Yeo Hee In  31 Greenwood Crescent SINGAPORE 286990	TAX INVOICE NO. : D18RN0549688
	DATE : 02 Mar 2018

PARTICULARS	AMOUNT
PREMIUM ON MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE	\$1,271.77
AIG Asia Pacific Insurance Pte. Ltd. POLICY NO. : 2100293116-06    ENDT_NO. :	
GST (7%)	\$89.02
<b>TOTAL DUE</b>	<b>\$1,360.79</b>

E.&amp;O.E

**IF PAYMENT HAS ALREADY BEEN MADE, PLEASE IGNORE THIS TAX INVOICE.****X Tear along dotted line and attach with your cheque payment X**

Please return the Remittance Advice to us with your crossed cheque made payable to **AIG Asia Pacific Insurance Pte. Ltd.** and quote your Policy No. on the back of your cheque.

**REMITTANCE ADVICE**

Tax Invoice No. :	D18RN0549688	Date :	02 Mar 2018
Amount Due :	\$1,360.79		
Policyholder :	Yeo Hee In 31 Greenwood Crescent SINGAPORE 286990		
Policy No. :	2100293116-06		



# ACKNOWLEDGEMENT RECEIPT

GST REGISTRATION NO. : 201009404M

Yeo Hee In

31 Greenwood Crescent  
SINGAPORE 286990

## ORIGINAL

ACKNOWLEDGEMENT RECEIPT  
RECEIPT NO. D18RN0549688  
POLICY NO. 2100293116-06  
DATE 02 Mar 2018

This is to acknowledge receipt of the following:

PARTICULARS	AMOUNT
MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE  Certificate of Insurance/ Policy No.: 2100293116-06  Paid By : Credit Card-Gateway xxxxxxxxxxxxxx3052 10/2019 \$1,360.79	          \$1,360.79
<b>TOTAL</b>	<b>\$1,360.79</b>

E & O E

This receipt is not valid unless cheque/draft is cleared for payment.



e-Services (/content/policehubhome/homepage.html)

Log in

# Status of Driving Licence

## Qualified Driving Licence

### Qualified Driving Licence Number

S8538812F

### Status of Qualified Driving Licence

Valid

### Class(es) of Qualified Driving Licence

3

### Expiry Date

Valid for life unless revoked,suspended or disqualified

## Provisional Driving Licence

### Provisional Driving Licence Number

S8538812F

### Status of Provisional Driving Licence

No Licence

### Class(es) of Provisional Driving Licence

HOME (<https://www.police.gov.sg/>)

ABOUT US (<https://www.police.gov.sg/about-us>)

SGSECURE (<https://www.police.gov.sg/sgsecure>)

I-WITNESS (<https://www.police.gov.sg/iwitness>)

COMMUNITY PROGRAMMES (<https://www.police.gov.sg/community-programme>)

RESOURCES (<https://www.police.gov.sg/resources>)

NEWS & PUBLICATIONS (<https://www.police.gov.sg/news-and-publications>)

JOIN US (<https://www.police.gov.sg/join-us>)

FAQS (<https://va.ecitizen.gov.sg/cfp/CustomerPages/SPF/explorefaq.aspx>)

CONTACT US (<https://www.police.gov.sg/content/contact-us>)

E-FEEDBACK (/content/policehubfeedback/efeedback.html)

SITEMAP (<https://www.police.gov.sg/sitemap>)

Privacy Statement (<https://www.police.gov.sg/content/privacy-statement>) | Terms of Use

(<https://www.police.gov.sg/content/terms-of-use>) . © 2018 Singapore Police Force. A Member of The Home Team

(<https://www.mha.gov.sg>).

AUTOEXCEL ENGINEERING PTE LTD  
160, Sin Ming Drive  
Sin Ming Auto City #06-15  
Singapore 575722  
Tel: 64535654, 64591630  
Fax: 64591698  
Email: alexcel@singnet.com.sg

ATTN: MOTOR CLAIM DEPARTMENT (T.P)

WITHOUT PREJUDICE

ADDRESS: AIK ASIA PACIFIC INSURANCE PTE LTD

Dear Sir/ Mdm :

Accident involving our vehicle No: SBW 6068X & your insure vehicle SCV 31J

Date Of Accident 11/07/2018 . Along / At BUANGKOK GREEN TWDS  
SEHAKANG EAST RD.

Refer to the matter . The accident was caused solely by the negligence of your insured and as a result the following costs and losses had incurred.:

		AMOUNT
1	FINAL REPAIR BILL INCLUDE GST	S\$ <u>\$5457 /c</u>
2	SURVEYOR REPORT FEE	S\$ <u>LKK</u>
3	RENTAL BILL : <u>8days x \$120 =</u>	S\$ <u>\$960 /c</u>
	T.O.U. <u>-</u>	<u>-</u>
4	T.P INSURANCE SEARCH : <u>insurance search</u>	S\$ <u>\$2 /c</u>
5	OTHER DOCUMENT.: <u>-</u>	S\$ <u>-</u>
TOTAL :		S\$ <u>\$6419 /c</u>

Please kindly let us have your confirmation to settle our claim within **30 days**.  
Kindly contact Ryan Soh regarding the above matter.

Ryan Soh  
Hp : 93825367  
Tel : 64535654



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC4/AIG18012770/Kwa3

01 August 2018

**Yeo Hee In**

31 Greenwood Crescent  
Singapore 286990

Dear Sir/Madam,

**ACCIDENT INVOLVING SCV 31J AND SBW 6068X ON 11/07/2018**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd. to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Yours faithfully,

Vivian Lau  
Case Handler  
DID: 6841 8625  
FAX: 6741 4108  
EMAIL: Vivianlau@lkkauto.com

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

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

I, ANG EWEA KIANG ("the third party claimant")  
of BLK 277A COMPASSVALE LINK #04-316 (S) 541277 (address),  
owner of SBW 6068X (vehicle no.) hereby authorize  
AUTOEXCEL ENGINEERING 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. SBW 6068X that was  
damaged pursuant to the accident which occurred on 11/07/2018 (date) along  
BUANGKOK GREEN TOWNS SENGKANG EAST RD (location)  
involving vehicle no/s SCV 31J ("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 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.

Date this 11 day of 7 (month) 20 18 (year)

  
Signed by "the third party claimant"

  
  
Signed by "the workshop"




**LETTER OF AUTHORITY & INDEMNITY**

To : **AUTOEXCEL ENGINEERING PTE LTD**

ACCIDENT INVOLVING VEHICLE NO. GBW 6068X AND SCV 31 J  
ALONG Bangkok Green Twds Sengkang East Rd. ON 11/07/2018.

1. I/We, the owner of vehicle no. GBW 6068X hereby instruct and authorise you to commence repairs to the said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorised to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
4. Upon resolving my/our claim, you are authorised to agree with my/our solicitors on the amount of their professional costs and disbursements for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account.
5. In the event that I/we am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/we shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with, I/we authorise you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/We shall also be personally liable to bear all Legal Costs incurred by you in claiming back for the repair costs by your Solicitors.
7. If for whatever reason, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. In the event that the third party's insurance company send a cheque for the settlement amount directly to you, you have to pay **AUTOEXCEL ENGINEERING PTE LTD** our repair costs and others, which is included in the settlement amount. Failure to do so may result in us commencing legal action against you to recover for our repair costs and others.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 201

X   
Name ANG GUEA LIANG  
NRIC No. 968149118  
ROC No.  
(company stamp, if applicable)  
Address :

Contact No. 96399762

Name of Insurers : \_\_\_\_\_  
Policy No. : \_\_\_\_\_  
Excess : \_\_\_\_\_

① AutoExcel Bear all costs  
② Vehicle Provide.

**RELEASE VOUCHER**  
**(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)**

"We/I, AUTOXCEL ENGINEERING 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\$ 5457.00 (repair costs), S\$ 800.00 (loss of use/rental) S\$ 2.00 (search fees) for vehicle no. GBW 6068X that was damaged pursuant to the accident which occurred on 11/07/18 (date) along BUANGKOK GREEN TOWNS SENGKANG EAST RD (location) involving vehicle no/s SCV 31 J

This is pursuant to the inspection conducted on 13/7/18 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner ANG EWEA KIANG ("third party claimant") of vehicle no. GBW 6068X to 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 GBW 6068X (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 24 day of 10 (month) 20 18 (year)



MSC  
Signed by AIG appointed surveyor



Chopped & Signed by "the workshop"



# AUTOEXCEL ENGINEERING PTE LTD

160, Sin Ming Drive, Sin Ming Auto City,  
#06-15 Singapore 575722

Tel: 6453 5654, 6459 1630 Fax: 6459 1698

Email: aeexcel@singnet.com.sg

## TAX INVOICE

GST Reg. No. 19-9603355-R

04/09/2018

INVOICE NO : TP 6326

DATE : AIG ASIA PACIFIC INSURANCE PTE LTD  
78, SHENTON WAY  
TO : # 07-16, AIG BUILDING  
SINGAPORE 079120

VEH NO : SBW 6068 X  
MODEL : NISSAN  
PAYMENT TERM : LATIO  
JOB NO :

Accident Date: 11/07/2018

Lump Sum Repair, Supply Parts &  
Labour

\$ 5,100.00

Sub - Total : \$ 5,100.00  
Gst 7% : \$ 357.00

\$ 5,457.00

NOTE : All cheques must be crossed and make  
payable to Autoexcel Engineering Pte Ltd

**TOTAL**

RECEIVED VEHICLE IN GOOD ORDER

for Autoexcel Engineering Pte Ltd

# B & O VEHICLE RENTAL

Blk 5033, Ang Mo Kio Industrial Park 2 #01-279 (off Ang Mo Kio Ave. 3)

Singapore 569536 Tel: 6482 5577 (3 Lines) Fax: 6482 5000

Reg. No: 53060835M

TOWING SERVICE: 6858 4067 (After 10.30 pm)

## 车辆出租合同 VEHICLE RENTAL AGREEMENT

Date: 12/7/18  
Owner: B & O VEHICLE RENTAL ("the owner")  
Hirer: Ang Guee Kiang SBW 6068X  
NRIC / Co. Reg. No: S 6814914B  
Tel: Fax: H/P: 96399762  
Address: Blk 5033 Ang Mo Kio Industrial Park # 04-316 Singapore

Owner and Hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions contained on both sides of this document. Hirer acknowledges having read and understood all the terms and conditions and signifies acceptance upon signing.

Vehicle Reg. No: SGL 158 H		Agreement No.: 18360	
Driver's Particulars		Odometer: _____	
Name: Ang Guee Kiang		Date & Time Out: 12/07/18 @ 11.20am	
Address: _____		Date & Time In: 20/7/18 10.00am	
I/C No: S 6814914B	Dr/Licence No: 6814914B	Hour @\$: 8	Days @\$: 120/
Date of Issue: 12/3/03	Occupation: _____	Wks @\$: _____	Mths @\$: _____
Date of Birth: 15/07/1968	Tools: _____ Spare Tyre: also get one		

### Third Party Claim

In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive). Hirer unconditionally agrees to pay Owner S\$ 3000/- comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.

### Own Vehicle Damage

Hirer is responsible for the first S\$ 3000/- excess for collision/damage to first party, (i.e.) B & O VEHICLE RENTAL (including windscreen) plus loss of earnings while damaged vehicle is under repair.

### Authorised Driver

Hirer shall pay additional excess of S\$1500 if the Authorised Driver is below the age of 25 or is above 65 years old or has less than 2 years driving experience.

### Driver Not Cover By Insurance

General Exception: Insurance policy does not cover against any driver aged below 22 and/or above 70 years old and/or with driving experience of 1 year and below.

Deposit (Refundable): \_\_\_\_\_

Sub-Total: \_\_\_\_\_

Balance To Pay: S\$ 960/-

PETROL/DIESEL AT YOUR OWN EXPENSE  
FOR LOCAL USE ONLY

B & O VEHICLE RENTAL

Authorised Signature

Hirer's Signature

# B & O VEHICLE RENTAL

正式收據

## OFFICIAL RECEIPT

Blk 5033, Ang Mo Kio Industrial Park 2 #01-279 (off Ang Mo Kio Ave. 3)  
Singapore 569536 Tel: 6482 5577 (3 Lines) Fax: 6482 5000  
Reg. No: 53060835M

DATE: 28/7/18

茲收到  
RECEIVED FROM:

Ang Bee Kiang

金額  
AMOUNT:

Nine hundred & fifty only

BEING PAYMENT OF: 係對 還  
(SUBJECT TO CHEQUE CLEARANCE)

rental of 36C158H f

此收據必須俟支票過帳之後始屬有效。

12/7/18 to 20/7/18

B & O VEHICLE RENTAL

\$ 960/-  
CASH/CHEQUE

現銀/支票

ax



RECORDS MANAGEMENT CENTRE

**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-18-106582

Date of Request: 12/07/2018

Your Ref No:

Online Purchase

Autoexcel Engineering Pte Ltd  
160 Sin Ming Drive #06-01,  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 12/07/2018  
Enquiry By Sih Heng Huat  
TP Vehicle No. SCV31J  
Accident Date 11/07/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SCV31J	AIG Asia Pacific Insurance Pte. Ltd.	14/03/2018-13/03/2019	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

RECORDS MANAGEMENT CENTRE

## TAX INVOICE

Our Ref No: GR-18-106582  
Date of Request: 12/07/2018

Your Ref No: Online Purchase

Autoexcel Engineering Pte Ltd  
160 Sin Ming Drive #06-01,  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 12/07/2018  
Enquiry By Sih Heng Huat  
TP Vehicle No. SCV31J  
Accident Date 11/07/2018

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

## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Fastlane

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	13 Jul 2018 <a href="#">Edit Reg</a>		13 Jul 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>\$55,100.00</b> <a href="#">Edit Estimates</a>	<b>\$55,100.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	Yeo Hee In, ID: S0127779								
Main Claimant:	ANG GUEA KIANG, ID: S68149148								
Vehicle Reg. No.:	SBW6068X	Date of Loss:	11/07/2018 19:00 - :59 [121 Months and 12 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 0380430770SG	Policy/Cover Note No.:	2100293116 (Comprehensive) Coverage: 14/03/2018 - 13/03/2019						
Vehicle Reg. No. (Insured):	SCV31J	Policy No. (Claimant):	18-MU005982-R01						
		Excess:							
Repairer:	Autoexcel Engineering Pte Ltd (HQ) 160 Sin Ming Drive #06-01,, Sin Ming AutoCity, S75722 Sin Ming - Tel: 64535654								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Wui, Shawn-KJ] Shawnkaiye.Wui@aig.com								
Claimant's Insurer:	Tokio Marine Insurance Singapore Ltd (HQ) - Tel: 6221 6111								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KENNETH KONG] ... [Final Rpt due 24/07/2018]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
There are no mail for this case.									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									



## Claim Documents

\*SBW6068X (0380430770SG)  
[SCV31J]  
TP  
ANG GUEA KIANG  
Jul 11 2018 7:00PM  
[Yeo Hee In]  
Autoexcel Engineering Pte Ltd

Upload Documents			Upload Photos		Compose New Letter		Upload Video		Upload Audio		View <span>View in Browser</span>	
Video											1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)									Thumbnail	Print
1	13/07/18 15:28	Video - Accident								1	Load MOV	
Letters/Correspondences											1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)									Thumbnail	Print
1	(Draft)	Third Party Express Settlement – Payment Breakdown								1	Edit	
Photos/Images											3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)									Thumbnail	Print
1	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
2	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
3	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
4	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
5	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
6	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
7	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
8	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
9	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
10	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
11	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
12	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
13	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
14	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
15	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
16	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
17	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
18	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
19	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
20	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
21	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
22	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
23	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
24	23/10/18 10:47	General View								1	Load JPG	<input checked="" type="checkbox"/>
25	23/10/18 10:47	Reinspection Photo								1	Load JPG	<input checked="" type="checkbox"/>
26	23/10/18 10:47	Reinspection Photo								1	Load JPG	<input checked="" type="checkbox"/>
27	23/10/18 10:47	Reinspection Photo								1	Load JPG	<input checked="" type="checkbox"/>
28	23/10/18 10:47	Reinspection Photo								1	Load JPG	<input checked="" type="checkbox"/>
29	23/10/18 10:47	Reinspection Photo								1	Load JPG	<input checked="" type="checkbox"/>
30	23/10/18 10:47	Reinspection Photo								1	Load JPG	<input checked="" type="checkbox"/>

Video			1 per page		
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
31	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
32	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
33	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
34	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
35	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
36	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
37	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
38	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
39	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
40	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
41	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
42	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
43	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
44	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
45	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
46	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
47	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
48	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
49	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
50	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
51	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
52	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
53	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
54	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
55	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
56	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
57	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
58	23/10/18 10:47	Reinspection Photo	1	Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	13/07/18 14:46	ACKNOWLEDGEMENT EMAIL TO AIG DD 13.07.2018	1	Load PDF	
2	13/07/18 14:46	TP GIA REPORT	1	Load PDF	
3	13/07/18 14:46	EMAIL FROM AIG DD 13.07.2018	1	Load PDF	
4	08/11/18 10:19	WORKSHOP INVOICE	1	Load PDF	
5	08/11/18 10:19	AUTHORISATION TO ACT FORM	1	Load PDF	
6	08/11/18 10:19	Release Voucher	1	Load PDF	
7	08/11/18 10:19	RENTAL RECEIPT	1	Load PDF	
8	08/11/18 10:19	GIA SEARCH	1	Load PDF	
9	08/11/18 10:19	LETTER TO OI	1	Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
1	13/07/18 15:28	OI GIA report	1	Load PDF	
2	13/07/18 15:34	OID DRIVING LICENSE STATUS	1	Load JPG	<input checked="" type="checkbox"/>
3	13/07/18 15:34	OI POLICY	1	Load PDF	

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

**Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)****Show Remarks To:** ☐ Handling InsurerNote: Remarks are private unless you show it to other parties.

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SCV31J (Insd veh)	Model:	NISSAN LATIO 1.5 L (A)
	SBW6068X (TP veh)		
Date of Accident:	11/07/2018		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	: \$	12,271.95	
Final Repair Cost	: \$	5,457.00	
Loss of Use	: \$		days at \$0.00 per day
Rental (if any)	: \$	800.00	8 days
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$	0.00	
	: \$		
Final Settlement Sum	: \$	6,259.00	

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop:** Agreed Liability \_\_\_\_ 100 \_\_\_\_ (%)

B) For **GIA Registered Workshop:** BOLA Applicable: Yes/ No BOLA Scenario No: \_\_\_\_

BOLA Liability: \_\_\_\_ (%) Assessed Liability (\*): \_\_\_\_ (%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks \_\_\_\_\_

Payment Instruction: Payee's Breakdown			
1)	Autoexcel Engineering Pte Ltd	: \$	6,259.00
2)		: \$	
3)		: \$	

JOANNE LEE KHANG MIN

08 Nov  
2018

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

# LKK Auto Consultants Pte Ltd

(Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AIG18012770/KWA3Q2

Date: 08/11/2018

### REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100293116  
**Claimant Vehicle No :** SBW6068X **Insured Vehicle No :** SCV31J  
**Date of Loss:** 11/07/2018 **Nature of Claim:** TP **Claim No:** 0380430770SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SBW6068X**  
 Make & Model: NISSAN LATIO, 1.5 L (A) Engine No: HR15259461A  
 Reg. Date: 29/05/2008 (Man. Year: 2007) Chassis No: JN1BAAC11Z0009676  
 Colour: Metallic Grey Odometer: 286135 km  
 Engine Capacity: 1498 cc  
 Market Value/New Car Price: N/A  
 Sum Insured (S\$): **Market Value/New Car Price**

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes  
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

### CONDITION OF TYRES

Front Tyre Size: 185/65 R15 Rear Tyre Size: 185/65 R15  
 Front Left Side: Kumho 8 mm Rear Left Side: Kumho 8 mm  
 Front Right Side: Kumho 8 mm Rear Right Side: Kumho 8 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	7,659.11	4,281.58	3,377.53	44.10
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,810.00	2,190.00	1,620.00	42.52
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>11,469.11</b>	<b>6,471.58</b>	<b>4,997.53</b>	<b>43.57</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>5,100.00</b>		
(S\$)	11,469.11	5,100.00	6,369.11	55.53
<b>+ GST 7.00/7.00% (S\$)</b>	802.84	357.00	445.84	55.53
<b>Nett Amount (S\$)</b>	<b>12,271.95</b>	<b>5,457.00</b>	<b>6,814.95</b>	<b>55.53</b>
<b>+ Car Rental (8.0 x S\$100.00/day) (S\$)</b>		800.00		
<b>+ Doc/Search Fee (S\$)</b>		2.00		
<b>Nett Liability (S\$)</b>		<b>6,259.00</b>		

### INSPECTION

Date of Assignment: 13/07/2018  
 Date Inspected: 13/07/2018 Inspected At: Autoexcel Engineering Pte Ltd (HQ)  
 160 Sin Ming Drive #06-01,, Sin Ming

AutoCity  
Singapore 575722

Estimated Period of Repair: 6.0 days

---

**Adjuster:** KENNETH KONG

**Manager:** VIVIAN LAU PEI FENG

*NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.*

## REPAIR DETAILS

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*BOOTLID	Buckled	788.45 FL	*788.45 FL
2	1		*BOOTLID LOCK	Distorted	124.00 FL	*124.00 FL
3	1		*BOOTLID WEATHERSTRIP (50%)	Dented / Distorted	88.20 FS	*49.00 FS
4	1		*BOOTLID CENTER LOGO	Necessary	61.00 FL	*61.00 FL
5	1		*BOOTLID LATI O EMBLEM	Necessary	58.00 FL	*58.00 FL
6	1		*BOOTLID LOWER LOCK SENSOR	Shorted	280.00 FL	*280.00 FL
7	2		*TAILLAMPS	Mtg Cracked	646.00 FL	*646.00 FL
8	2		*TAILLAMP PANELS	Bent	448.00 FL	*448.00 FL
9	2		*TAILLAMP SIDE CLIPS	Necessary	40.00 FL	*40.00 FL
10	2		*REAR FENDERS	Repair	1,638.80 FL	*- FL
11	1		*REAR FENDER INNER SIDE GARNISHS	O/S Distorted	560.00 FL	*280.00 FL
12	1		*REAR BUMPER	Bent	548.60 FL	*548.60 FL
13	1		*REAR BUMPER SPONGE	Serviceable	48.50 FL	*- FL
14	10		*REAR BUMPER CLIPS	Necessary	35.00 FL	*35.00 FL
15	2		*REAR BUMPER BRACKETS	Repair	220.00 FL	*- FL
16	2		*REAR BUMPER SIDE RETAINERS	Distorted	96.00 FL	*96.00 FL
17	1		*END PANEL	Bent	485.60 FL	*485.60 FL
18	1		*END PANEL TOP GARNISH	Mtg Distorted	128.00 FL	*128.00 FL
19	1		*END PANEL TOP LATCH	Repair	65.00 FL	*- FL
20	1		*SPARE TYRE PANEL	Repair	720.80 FL	*- FL
21	1		*SPARE TYRE PANEL TOP BOARD	Deformed	462.00 FL	*462.00 FL
22	1		*REAR EXHAUST	Repair	580.60 FL	*- FL
23	1		*REVERSE SENSOR	Shorted	280.00 FS	*200.00 FS
24	1		*REAR NO.PLATE WITH FRAME	Serviceable	60.00 FS	*- FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

<b>Sub Total (\$\$)</b>	<b>8,462.55</b>	<b>4,729.65</b>
<b>- List Item Discount on L Items 10.00/10.00% (\$\$)</b>	<b>803.44</b>	<b>448.07</b>
<b>Total Parts (\$\$)</b>	<b>7,659.11</b>	<b>4,281.58</b>

Report was unsubmitted during this print-out.



## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	LABOUR TO DO CUTTING ,WELDING ,REMOVE REFIX ,REPLACE ,REPAIR DAMAGE AREA	New	1,400.00	900.00
2	TO CHECK REAR WIRING SYSTEM ,REMOVE REFIX SENSOR ETC	New	150.00	50.00
3	TO DO SEALANT SEAL GAP ,WATERPROOFING ON WELDING CUTTING AREA	New	250.00	30.00
4	TO DO SPRAY PAINTING ON ACCIDENT AFFECTED AREA (INNER OUTER)	New	1,200.00	1,000.00
5	TRANSFER BOOTLID TO ANOTHER BOOTLID	New	80.00	50.00
6	TO REMOVE REFIX REAR W/SCREEN	New	140.00	0.00
7	REMOVE REFIX ,GARNISH ,SIDE TRIM ,CAR SEAT ,UPHOLSTERY ETC	New	350.00	100.00
8	REPLACE REAR EXHAUST	New	120.00	0.00
9	TO DO ANTI RUST	New	120.00	60.00
Gross Labour Cost (S\$)			<b>3,810.00</b>	<b>2,190.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >