

KARZ WORKS PTE LTD

53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

(TEL) 6 8 4 4 5 9 3 4 (FAX) 6 8 4 4 2 4 7 4

(E-MAIL) KARZWORKSSG@GMAIL.COM

16th May 2019

Our reference: KM1812-46

Your reference: SGG9948L

AIG Asia Pacific Insurance Pte Ltd

BY HAND

78 Shenton Way

#08-16

Singapore 079120

Attn: Motor Claims Department

Dear Sir / Madam,

Claimant : GOH AH BOON

Address : BLK 133 RIVERVALE STREET #08-710 S(540133)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **28/12/2018** along **JUNCTION PUNGGOL ROAD & BUANGKOK ROAD** involving our client's vehicle registration number **SKT5310L** and vehicle registrations number **SGG9948L** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$ 13, 330.00
Loss of Rental	:	\$ 3, 960.00
LTA Search	:	\$ 7.45
Purchase 3P GIA	:	\$ 29.00
Total	:	\$ 17, 326.45



A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Certificate Insurance;
- e) Letter Of Authorisation;
- f) Tax Invoice;
- g) LTA Search;
- h) GIA Tax Invoice for Purchasing 3P GIA report;
- i) Rental Agreement & Official Receipt;
- j) Satisfaction & Discharge of Vehicle (After Repair);

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



Karz Works Pte Ltd

Encl.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 23 May 2019 2:55 PM
To: MARICPARTNERSINSURANCE@GMAIL.COM
Cc: Hsiao Tong (LKKAuto); Admin A
Subject: Your ref: SGG 9948L (Our ref: CC4/AIG19000376/Dga3) *** ACCIDENT INVOLVING SGG 9948L & SKT 5310L ON 28/12/2018 ***

MARIC MARKETING PTE LTD
ATTN: ERNA

Dear Sir/Madam,

ACCIDENT INVOLVING SGG 9948L & SKT 5310L ON 28/12/2018

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (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.

This is to inform you that we received a Third Party Claim from **SKT 5310L**.

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.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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



AUTO
CONSULTANTS
PTE LTD

Save the Earth. Print only when necessary.

KARZ WORKS PTE LTD

53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

(TEL) 68445934 (FAX) 68442474 (E-MAIL) KARZWORKSSG@GMAIL.COM

LETTER OF AUTHORIZATION

In consideration of Repairer Workshop Karz Works Pte Ltd, 53 Ubi Avenue 1, Paya Ubi Ind Park #01-23 Singapore 408934

I/We, GOH AH BOON of NRIC/Passport number/ROC number:
Owner of vehicle no. SKT5310L hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/we undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorise you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

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

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim,

Dated this 04 (day) of 01 (month) 19 (year)

Owner's signature/Company stamp (if applicable)

Name: GOH AH BOON

NRIC/FIN/UEN No: S765942A

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

"We/I, **KARZ WORKS PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$15,500.00** (Global Sum – all in) for vehicle no. **SKT 5310L** that was damaged pursuant to the accident which occurred on **28/12/2018** (date) along **JUNCTION OF PUNGGOL ROAD AND BUANGKOK DRIVE** (location) involving vehicle no/s **SGG 9948L**. This is pursuant to the inspection conducted on **04/01/2019** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **GOH AH BOON** ("the third party claimant") of vehicle no. **SKT 5310L** 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 **SKT 5310L** (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 27 (day) of 11 (month) 2019 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in the action.

53 UBI AVENUE 1 #01-23
PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934
(TEL) 68445934
(E-MAIL) KARZWORKS@SINGTEL.NET.SG
UEN No. 201802142M

(FAX) 68442474

(E-MAIL) KARZWORKS.SG@GMAIL.COM

UEN No. 201802142M

Invoice

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD
AIG BUILDING
78 SHENTON WAY #08-16
SINGAPORE 079120

Invoice number : KW-1068

Date : 16-05-19

Terms : C.O.D.

Vehicle number : SKT5310L

Make / Model : HONDA CIVIC

Description	Amount (S\$)
ACCIDENT INVOLVING SKT5310L / SGG9948L ON 28/12/2018 @ JUNCTION PUNGGOL ROAD & BUANGKOK DRIVE	
INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING	
LUMP SUM REPAIR	\$13,300.00
SINGDOLLARS : THIRDTEN THOUSAND AND THREE HUNDRED DOLLARS ONLY	
<p><i>Thank you for your business and have a nice day !</i></p>	

Reference : KM1812-46

Subtotal	\$13,300.00
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* Cheque payment should be issued in favour to KARZ WORKS PTE LTD

Less: Deposit	\$0.00
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**** Please ensure that your vehicle is of good condition upon the point of collection.**

Balance Due	\$13,300.00
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E. & O. E.



KARZ WORKS PTE LTD

CUSTOMER'S SIGNATURE

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934
Tel: 6844 5938 Fax: 6285 5228 Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

No.: 2815

OFFICIAL RECEIPT

Date: 16 MAY 2019

Received from GOH AH BOON

The Sum of Dollars Three thousand nine hundred and Sixty
Dollars only

Being payment of SJN9264D from 28/12/18 to 29/01/19

\$ 3960

Cheque No.: _____

K & t Cars



Authorised Signature

K & t Cars

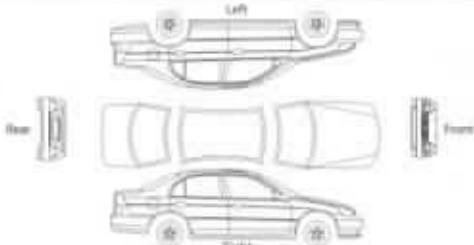
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-03857

Veh. No.: SKT5310 L	Replace Veh. No.: SJN9264 D
Veh. M / M: Honda civic	Replace Veh. M / M: Honda Civic

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: GOH AH BOON		Name: GOH SI HAO	
Address:		Address: Blk 133 Rivervale Street #08-110 S(540133)	
IC: S17 65942 A	D.O.B: 02-02-1966	IC: S9236902 A	D.O.B: 9/10/1992
Contact:	Pass Date:	Contact: 96931031	Pass Date: 21/12/2001

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	



RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	28/12/18		Date In	29/01/19	
Time Out			Time In		
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES				PETROL / DIESEL LEVEL					
Daily	@ \$	120	33 Days @ \$ 3960	OUT	E	¼	½	¾	F
Weekly	@ \$		Wks @ \$						
Monthly	@ \$		Mth @ \$	IN	E	¼	½	¾	F
Hours	@ \$		Hrs @ \$						
*Inclusive of additional charges (if any)				Petrol Charges		YES	NO	AMT: _____	
Amt payable* \$ 3960				CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST				Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:				Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tendered accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on behalf of K & t CARS (authorised signature only)



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 02 Jan 2019 / 18:08:38

Receipt Date/Time : 02 Jan 2019 / 18:08:37

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190102-005597

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SGG9948L As at 28 Dec 2018/13:30:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SGG9948L Enquiry Fee 20190102180058193484	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx4633		Credit Card: Visa /MasterCard	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

TAX INVOICE

Our Ref No: GR-19-000584

Date of Request: 02/01/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Your Vehicle No: SKT5310L

Date of Accident: 28/12/2018

Place of Accident: PUNGGOL RD X BUANGKOK DR

Involving Vehicle No: SGG9948L (NO REPORT) VALID TILL 3-11/1/19

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

TAX INVOICE

Our Ref No: GR-19-001959

Date of Request: 04/01/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Date of Accident: 28/12/2018

Vehicle No: SKT5310L

Place of Accident: JUNC PUNGGOL RD & BUANGKOK DR

Involving Vehicle No: SGG9948L

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SGG9948L	JUNC PUNGGOL RD & BUANGKOK DR	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque