

Premium Automobiles

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#07-16 AIG Building
Singapore 079120
Attn: Motor Claims Dept
Yr Ref: CC3/AIG19000824/pb3

Norah Khai
6768 9911
6841 1183
Nora.khai@premiumauto.com.sg
Body & Paint Dept
PA/TP/0069/2019/MAS

24 May 2019

from
Telephone +65-
Telefax +65-
EMail
Our department
Our Ref
Your Ref
Date

total pages

Dear Sir,

RE: INSURANCE CLAIM FOR SKC 9293 R, Audi A3 Sedan 1.0 TFSI

Premium Automobiles Pte Ltd
Showroom
9 Leng Kee Road
Singapore 159090
Telephone (65) 6566 1111
Telefax (65) 6471 3733

With reference to the above-mentioned vehicle, no. **SKC 9293 R**, claimant, **Mr. Hio Bing Hong**, please find the related document as per attached.

Service & Parts Centres
55 Ubi Rd 1
Singapore 408699
Telephone (65) 6336 2323
Telefax (65) 684 11183

1. A copy of the Original invoice no. 85013751 – S\$3,171.91
2. A copy of Authorization to Act duly signed by client
3. A copy of the Release Voucher attached
4. A copy of Breakdown of Payment attached
5. Rental bill – S\$400.00 (S\$100.00 x 4 working days)
6. GIA Search Fee – S\$2.00

Based on the above document, we would appreciate you could expedite the payment soonest possible.

If you require any further clarification, please do not hesitate to contact me at 6768 9911.

Regards

This is a computer-generated document. No signature is required.

Norah Khai
Claims Dept

Encls

AIG – SKC 9293 R



Premium Automobiles Pte Ltd

Audi Centre Singapore
281 Alexandra Road
Singapore 159938
Main Telephone 6836 2223
Main Telefax 6471 3733

Alexandra Service Centre
281 Alexandra Road
Singapore 159938
Telephone 6388 2223
Telefax 6475 1023

Ubi Service Centre
55 Ubi Road 1
Singapore 408699

Customer Service
Service Appointment
24 Hour Breakdown Service
Email customer.care@premiumauto.com.sg

6366 2323
9828 1233

INS TAX INVOICE
Company Reg. No. 199902271W
GST Reg. No. 199902271W

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AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120	Invoice: 85013751 Date : 10/05/2019 Order : SKC9293R Term : 30	Account: A0006 (T 0) AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120
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Regn No.: SKC9293R (V 34507) Regn Date: 24/07/2017 Mileage: 10291 WIP No.: 39430
Model: A3 SEDAN 1.0 TFSI 8VMANG Chassis: WAUZZZ8VXH1078385 Engine: CHZ 383428 Dept: U
VSB No.:
You have been assisted by :- UB-Jiayee (50)

		Details	Qty	Unit Price	Amount
S	BODYWORK	M: TO REMOVE AND REINSTALL FRONT WIRE HARNESS FOR HEADLIGHTS, HORNS, FOG LAMPS, OUTSIDE TEMPERATURE SENSOR AND HEADLIGHT WASHER ASSY.	360.00	1.00	360.00
S	BODYWORK	M: TO DISMANTLE FRONT BUMPER AND LHS FRONT FENDER. TO REPAIR FRONT BUMPER AND LHS FRONT FENDER. REORGANISE CRASH MANAGEMENT COMPONENTS. REINSTALL ALL PARTS REMOVED	500.00	1.00	500.00
S	BODYWORK	M: TO RESPRAY FRONT BUMPER AND LHS FRONT FENDER.	1100.00	1.00	1,100.00
S	BODYWORK	M: TO RENEW LHS FRONT RIM AND CARRY OUT WHEEL ALIGNMENT	280.00	1.00	280.00
S	BODYWORK	M: TO CARRY OUT DIAGNOSTIC CHECK	192.00	1.00	192.00
X	ABV0601025DC	(A) (SK) RIM 16" C4E 1 Less 020%	1.00	665.50	532.40

Parts 532.40
Labour 0.00
Sublet 2,432.00
Menus 0.00
Lubricant 0.00

Sub-Total 2,964.40
7% GST 207.51
Grand Total 3,171.91



Received by

For & on behalf of
Premium Automobiles Pte Ltd

Customer


AUTHORISATION TO ACT
(AIG Express Third Party Claim)

I, Hio Bing Hong (the third party claimant) of Blk 768 Choa Chu Kang
Street 54 #06-25 Singapore 680768 (address), owner of SKC 9293 R (vehicle no.)
hereby authorize Premium Automobiles 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. SKC 9293 R that was damaged pursuant to the accident which occurred on 14/01/2019
(date) along Carpark W20 (location) involving vehicle no/s
SLW 6976 G ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit
and the workshop is further authorized to receive payment further to settlement of my claim with
payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other
vehicle/s is concerned.

Dated this 1 (day) of MARCH (month) 2019 (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)

RELEASE VOUCHER
(AIG Express Third Party Claim)

"We/I, Premium Automobiles 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\$ (Repair Cost), S\$ (Loss of rental/use), S\$ (Disbursement), for vehicle no. SKC 9293 R that was damaged pursuant to the accident which occurred on 14/01/2019 (date) along Carpark W20 (location) involving vehicle no/s SLW 6976 G. This is pursuant to the inspection conducted on 18/01/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Hio Bing Hong ("the third party claimant") of vehicle no. SKC 9293 R 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 SLW 6976 G (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 1 (day) of MARCH (month) 2019 (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)



BREAKDOWN OF PAYMENT

Vehicle No: SKC 9293 R

Accident on 14/01/2019 at Carpark W20

Involving vehicle/s SLW 6976 G

1) Repair cost \$ 3,171.91 Payable to: Premium Automobiles Pte Ltd

2) GIA/LTA search fee \$ 2.00 Payable to: Premium Automobiles Pte Ltd

3) Loss of Use or Rental Car \$ 400.00 Payable to: Hio Bing Hong

4) Medical fees \$ _____ Payable to: _____

5) Others \$ _____ Payable to: _____

201902-0235

RENTAL AGREEMENT

Hirer's Name Hio Bing Hong	Date of Birth 27/3/85	Passport/ Nric No. S8509310/2	Nationality
Address Blk 768 Choa Chu Kang	Occupation	Driving Licence No. As Above	Date of Expiry Life.
St. 54 #06-25	Postal Code 680768	Contact No.	Mobile Phone No. 91133637
Joint Hirer's / Guarantor's Name	Date of Birth	Passport/ Nric No.	Nationality
Address	Occupation	Driving Licence No.	Date of Expiry
Postal Code	Contact No.	Mobile Phone No.	

CHECK OUT

Date 26.2.19	Time 8.15am	Mileage KM	E <input checked="" type="radio"/> 1/4 1/2 3/4 F
Date 2.3.19	Time 8.40pm	Mileage KM	Remarks

CHECK IN

IMPORTANT NOTES:-

- ☒ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ☒ No refund will be given for vehicle that returns early.
- ☒ Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ☒ Third Party Liability - First \$2000 for any Third Party Accident Claim.
- ☒ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ☒ Hirer is responsible for all parking fines & traffic summons.
- ☒ Extension:- One day's advance notice is required otherwise no extension will be allowed.
- ☒ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ☒ Vehicle returned after office hour will be charged to the next working day.
- ☒ Hourly extension is charged at 1/5 of the daily rate.
- ☒ As preventive maintenance, please check water & engine oil daily.
- ☒ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ☒ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ☒ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	4	@ 100	
DISCOUNT			
GST @ 7%			
TOTAL			400
EXTENSION			
Audi/Tony			
SKC9293R			
DEPOSIT (refundable) S\$			
CHANGED OVER FROM VEH.			DATE

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

VEHICLE NO.

SM62372Y

MODEL

FROM

RETURN

*Estimate Date For actual return see CHECK IN

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel: 67532536 Fax: 67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

TAX INVOICE

HIO BING HONG
BLK 768 #06-25
CHOA CHU KANG STREET 54
SINGAPORE 680768

ATTN : HIO BING HONG

INVOICE : AR1903-0077
DATE : 02/03/2019
TERMS : C.O.D
STAFF ID : AMIRA
AGREEMENT NO. : HA201902-0235

DESCRIPTION	AMOUNT (SGD)
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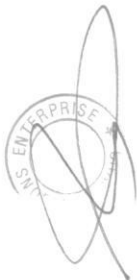
373.83

Vehicle Reg No : SMG2372Y
Make / Model :
Rental Dates : Rental Billing From 26/02/2019 To 02/03/2019
Period : 4 days
Rental Rate : S\$ 100.00 Per Day (Including GST)
Reference No : SKC9293R

AMOUNT : S\$
FOUR HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 373.83
GST 7% : 26.17
TOTAL S\$: 400.00

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

CHANS & SONS ENTERPRISE

363 Sembawang Road, Goodlink Park,
Singapore 758379
Tel: 67532536 Fax: 67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

Hirer:

HIO BING HONG

OFFICIAL RECEIPT

DESCRIPTION		AMOUNT (SGD)	
Official Receipt No	: 201903-0026		
Account of	: HIO BING HONG		
Date Issued	: 02/03/2019		
Vehicle Reg No.	: SMG2372Y		
Rental Dates	: 26/02/2019		
Amount Received	: S\$ 400.00		
Payment Type:	: VISA	V101345	S\$ 400.00
Payment for Invoice	: AR1903-0077		
Comments	:		
TOTAL AMOUNT RECEIVED		S\$	400.00

* This is a computer generated document. No signature is required.



1/14/2019

Invoice



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-19-007065
Date of Request: 14/01/2019

Your Ref No: Online Purchase

Premium Automobiles Pte Ltd
55 Ubi Road 1
Singapore 408699

Dear Sir/Madam,

Enquiry Date 14/01/2019
Enquiry By Jeffrey Tan Eng Su
TP Vehicle No. SLW6976G
Accident Date 14/01/2019

Enquiry Result		Period of Insurance	Insurer Tel. No.
TP Vehicle No.	Insurer	28/02/2018-27/02/2019	65-6419-3000
SLW6976G	AIG Asia Pacific Insurance Pte. Ltd.		

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.



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

TAX INVOICE

Our Ref No: GR-19-007065

Date of Request: 14/01/2019

Your Ref No: Online Purchase

Premium Automobiles Pte Ltd
55 Ubi Road 1
Singapore 408699

Dear Sir/Madam,

Enquiry Date 14/01/2019
Enquiry By Jeffrey Tan Eng Su
TP Vehicle No. SLW6976G
Accident Date 14/01/2019

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

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8509310Z



Name
HIO BING HONG

侯 秉 宏

Race
CHINESE

Date of birth
27-03-1985

Country/Place of birth
SINGAPORE

Sex
M

S8509310Z



REPUBLIC OF SINGAPORE DRIVING LICENCE



Member Number S8509310Z

HIO BING HONG

Birth Date: 27 Mar 1985

Issue Date: 25 Jul 2008

001631002G

5576462



NRIC No. S8509310Z



Date of issue
19-03-2016

APT BLK 788 CHOA CHU KANG STREET 54 #08-25
SINGAPORE 680788

NRIC No: S8509310Z Date: 02/08/2018

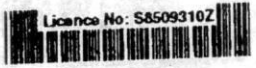
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE 25 Jul 2008

Class 3 Motor Cars=< 3000kg with =<7 passengers, exclusive of the driver, and other motor vehicles =< 2500kg

NP 428A

Licence No: S8509310Z



AIG

CERTIFICATE OF INSURANCE

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : HIO BING HONG
 Period of Insurance : 24 Jul 2018 To 23 Jul 2019
 Engine No. : CHZ 383428
 Chassis No. : WAUZZZ8VXH1078385

Vehicle No. : SKC9293R
 Policy No. : 1700029927-01
 Endorsement No. :
 Issued Date : 07 Jun 2018

ABOUT THE COVER

Make/Model : AUDI A3 Sedan 1.0 TFSI S tronic
 Engine Capacity/Tonnage : 999.00 CC
 Driver Restriction : NA
 Sum Insured : Market Value
 Off Peak Car : No
 First Year of Registration : 2017
 Insuring with COE/PAFF : Yes

Person or Classes of Persons Entitled to Drive* :

a) The Policyholder

b) Any other person who is driving on the Policyholder's order or with his/her permission.
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1800cc - 2000cc Optional

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS

Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

HIO BING HONG - \$600 (Own Damage)

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

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408699 63662323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: United Overseas Bank Limited

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125262

PREMIUM LEASING -KTL

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE

SINGAPORE 159938

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

SSPDSD

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

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.

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/Correspondences from third party(ies) to AIG immediately.

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 **Audi Customer Service 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: Popular Rent A Car Pte. Ltd.

Activation Hotline: 67428888

501 Guillemard Road Singapore 399840

Operation Hours: Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 4pm

*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.