



(Poh kin) ✓

Lonpac Insurance Bhd
300 Beach Road
#17- 04/07 The Concourse
Singapore 199555
Attention: Motor Claims

"Without Prejudice"

Your Ref :

Our Ref :

Date :

Subject :

09 April 2019

ACCIDENT INVOLVING VEHICLES SMH1520M & SKJ5841Z ON 21.01.2019

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:-

| | | | |
|----------------|---|-----|---------|
| Cost of repair | : | S\$ | 2659.97 |
| Car Rental | : | S\$ | 149.80 |
| GIA search fee | : | S\$ | 2.00 |
| Total | : | S\$ | 2811.77 |

A copy of each of the following supporting documents is enclosed:

1. Copy of Accident Report
2. Copy of Final Repair bill & GIA search slip
3. Copy of Car Rental bill & Car Rental Agreement & Certificate of Insurance
4. Copy of Identification Card & Driving License
5. Copy of Letter of Authorisation

Performance Motors
Limited
1800-Call-BMW
(1800-2255-269)
www.pml.com.sg

303 Alexandra Road
Sime Darby
Performance Centre
Singapore 159941
Tel Sales 6319 0100
Tel Aftersales:
6319 0111
Fax 6474 7770

315 Alexandra Road
#01-01
Sime Darby
Business Centre
Singapore 159944
Tel Sales 6319 0511
Tel Aftersales:
6319 0527
Fax 6479 6624

280
Kampong Arang Rd
East Coast Centre
Singapore 438180
Tel Aftersales:
6319 0888
Fax 6344 1332

Registered office
305 Alexandra Road
#02-01
Vantage
Automotive Centre
Singapore 159942

Co. Reg. No:
197401559W

Please note that you or your insured should send us an acknowledgement of receipt of this letter within fourteen (14) days from the date of this letter, failing which our client will have no alternative but to commence legal proceedings against you without any further notice to you or your insured.

Should you have a counterclaim against our client arising out of the accident, you are also required to send a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter.

For any correspondence, please contact Ms Caroline Tan at 6319-0174 / Fax. 6479-4601 or email to pml-pbsp@sime-darby.com.sg.

Yours sincerely

Cresendo Lagman
Customer Service Manager, Body & Paint

Performance Motors Limited

A member of the Sime Darby Group



LETTER OF AUTHORISATION

ACCIDENT INVOLVING SMH1520M & SKJ5841Z ON 21/01/2019

I, TERENCE LOW owner of Vehicle Registration No. SMH1520M hereby authorise **Performance Motors Limited** to submit, correspond, negotiate and settle my claim for cost of repair and/or uninsured losses arising from the above accident.

I further authorise **Performance Motors Limited** to execute, sign, seal and deliver all documents whatsoever in relation to this matter and to accept and receive any payment due to me in respect of my claim above.

I hereby declare that all acts and documents done by virtue of this Letter of Authorisation on my behalf shall be good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by me in person.

I further confirm that the acceptance by **Performance Motors Limited** of the settlement amount in respect of such claim shall constitute the full discharge of my claim in respect of such loss and damage.

Signed by:

Name: Low Wai Long Terence (Date) 22/1/19.
NRIC No.: S8309120C

In the presence of:

Name: CRESENDO LAGMAN (Date) 22/01/2019
NRIC No.: S2729421 I

PERFORMANCE MOTORS LIMITED

303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941
TEL: 63190100 (Sales)
63190111 (Aftersales)

FORM B1 VERSION 1 - SEPT 2017

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No M2-0020081-x

303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64747770

280, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773

315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190528 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)

**SERVICE TAX INVOICE**Repair Order No. : **B1 1338919**Date IN : **19/02/2019**Motor Claim Advisor: **Han Kwan Yong**Page No. : **1 of 2**Invoice Number : **2084043 / WSB**Invoice Date : **04/04/2019**Payment Terms : **30 Days From Invoice**Invoice By : **Toh Jing Xuan****- CUSTOMER INFORMATION -**

Mr Low Wai Leong Terence
61 Chestnut Avenue
#10-07
Singapore
Singapore 679522

- INVOICE TO - 158

Lonpac Insurance Bhd
300 Beach Road
#17-04/07 The Concourse
Singapore 199555

REGN. NO.
SMH1520M

CHASSIS NO.
EN51150

REGN. DATE
14/01/2019

MODEL
X1 SDRIVE18I

MILEAGE
2743

- - - - L A B O U R 1 - - - -

To make good the rear bumper including replacement of
damaged parts and knock out dented area caused by the
accident.

To respray rear bumper.

To check electrical wiring systems and lightings at the
rear section for proper function.

Sundries.

INS CLAIMS : ACCIDENT REPAIR. DIRECT SETTLEMENT.

DATE OF ACCIDENT : 21.01.2019. 3RD PARTY CAR : SKJ5841Z.

YOUR REF NO : NIL.

VEHICLE WAS SURVEYED BY MR TAUFIKH FROM LKK AUTO ON
19.02.2019 AT 4:30PM. AUTHORISED REPAIR BY MR CHONG
POH KIN FROM LKK AUTO ON 30.01.2019 VIA EMAIL.

PROPOSE CAR RENTAL = \$149.80. THE AMOUNT IS SUBJECTED
TO INSURANCE COMPANY CONFIRMATION.

GIA SEARCH FEE = \$2.00.

NETT

850.00

934.00

150.00

40.00

0.00

0.00

0.00

Total Labour 1: **1,974.00****- - - - P A R T S - - - -**

REAR BUMPER MIDDLE TRIM PANEL (PDC)

REAR BUMPER TRIM BOTTOM (LINES)

REAR RH REFLECTOR

Retail
Qty Price

1 242.80

1 231.25

1 37.90

NETT

242.80

231.25

37.90

Total Parts : **511.95**

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303, Alexandra Road
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Singapore 159944
Tel. 63190528 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)

**SERVICE TAX INVOICE**

Repair Order No. : **B1 1338919**
Date IN : **19/02/2019**
Motor Claim Advisor: **Han Kwan Yong**

Page No. : **2 of 2**
Invoice Number : **2084043 / WSB**
Invoice Date : **04/04/2019**
Payment Terms : **30 Days From Invoice**
Invoice By : **Toh Jing Xuan**

| | | | |
|------------------|-----------------|------------------------------------|---------------------|
| Labour Charges : | 1,934.00 | Total Labour & Parts Charges : | S\$ 2,485.95 |
| Parts Charges : | 511.95 | Less Insurance Excess : | S\$ 0.00 |
| Lubricant/Misc : | 40.00 | Invoice Total Amount Exclude GST : | S\$ 2,485.95 |
| | | GST @ 7% : | S\$ 174.02 |
| | | Invoice Total Amount Include GST : | S\$ 2,659.97 |

Computer generated invoice. No signature is required. Amount Payable Include GST : **S\$ 2,659.97**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.



**SIME DARBY SERVICES PTE LTD**

Thrifty International Licensee

305 Alexandra Road, #03-01

Vantage Automotive Centre, Singapore 159942

p (65) 6447.3388 f (65) 6345.7247

Co. Reg. No. 197501065W GST Reg. No. M2-0021986-4

TO BE PAID BY

PAYMENT : MC - XXXXXXXXXXXX2639

HIRER'S DETAILS

TITLE : MR
NAME : LOW WAI LEONG TERENCE
ADDRESS : 61 CHESTNUT AVENUE
#10-07
SINGAPORE 679522

NRIC/PASSPORT NO. : S8309170C ISSUE: 19/11/2016

ISSUED BY : SINGAPORE
LICENSE : S8309170C EXPIRY: 30/12/2999ISSUED BY : SINGAPORE
NATIONALITY : SINGAPOREAN D.O.B.: 21/03/1983FREQUENT FLYER NO. :
LOCAL CONTACT : 81393310HOTEL :
COMPANY'S DETAILSNAME :
ADDRESS :**IMPORTANT NOTICE**

- Hirer is liable for all traffic fines including admin fees that are issued by Singapore or Malaysia authorities for a grace period of 12 months from the date of car return.
- A security deposit depending on the respective car group rented will be withheld on the Hirer's credit card.
- Any accident has to be reported within the next working day to Sime Darby Services Pte Ltd. In the event of failure to report, hirer shall be liable for any costs incurred by Sime Darby Services Pte Ltd or claims made by the other party.
- Smoking, durians and pets are not allowed in the vehicle. An additional 3 day's rental would be imposed if smoking and durian smell/pet's fur is detected upon car return.
- Hirer must inform Sime Darby Services Pte Ltd in advance for vehicle drop-off in Thrifty Malaysia renting location. A one-way rental fee and Malaysia surcharge are applicable as stated in our One Way Rental policy.
- Hirer is responsible for any missing items/car accessories or loss of keys will be charged accordingly.
- The excess do not cover i) Car accessories ii) Loss of key iii) Vandalism iv) Alcohol/Intoxicants/drugs.
- Vehicles are prohibited to be driven into Thailand.
- Strictly no key-drop services allowed, security deposit will be forfeited.

The vehicle is rented subject to all terms and conditions on this page and on the reverse side whether printed or handwritten. Hirer represents that they have read, understand and agree with the conditions of the rental agreement. The hirer authorises all amounts due under the rental agreement to be charged to the hirer's credit card shown on this form.

x
Hirer

x
Additional Driver

ADDITIONAL DRIVERS:

RENTAL AGREEMENT NUMBER : 55005395
RENTAL LOCATION : SHORT TERM-HQ (SIN55)-THRIFTY

CHECKOUT

UNIT # / REGN NO. : 00002895 / SLL5715H
MAKE & MODEL : HYUNDAI HYUNDAI Elantra 1.6
CAR GROUP GIVEN : G CHARGE: F
KILOMETER OUT : 22,402
PETROL LEVEL OUT : FULL
DATE & TIME OUT : 19/02/2019 11:45
DUE DATE & TIME IN : 22/02/2019 11:45
CHECKIN LOCATION : SHORT TERM-HQ (SIN55)-THRIFTY

RENTAL RATES

AS: INSURANCE CLAIMS RATES 2017
DAILY @ S\$ 70.00
EXTRA DAY @ S\$ 70.00
EXTRA HOUR @ S\$ 14.00

TOTAL: S\$ 224.70**FOR RATES TO APPLY**

MINIMUM 24 HOURS.
CAR MUST BE RETURNED TO RENTING LOCATION
ON THE DUE DATE

INSURANCE

BY INITIALS, THE HIRER
INCLUSIVE LDW
NON-WAIVERABLE DAMAGE EXCESS: S\$ 1,500.00 (SIN USE)

DECLINES PAI @ S\$ 5.00 PER DAY

DECLINES WSC @ S\$ 5.00 PER DAY

x

THIS CAR IS FOR SINGAPORE USE ONLY. THERE IS NO INSURANCE
COVERAGE FOR USE OUTSIDE SINGAPORE

OTHER CHARGES

FUEL SERVICES @ S\$2.70 / LITRE

CASH & CHEQUE DEPOSIT**REMARKS**

BMW OWNER SMH1520M
PML CSA HAN

HI RESERVATION

RES. ID#
JOE RAHMAN

TACO#:
REF SRC: PHONE

Printed on 19-Feb-2019 11:59
Entered by: Joe Rahman



TAX INVOICE

Invoice No. 55 - 513167

Page 1 of 1

MR LOW WAI LEONG TERENCE

61 CHESTNUT AVENUE #10-07
SINGAPORE 679522

SIME DARBY SERVICES PTE LTD

Thrifty International Licensee

305 Alexandra Road, #03-01

Vantage Automotive Centre, Singapore 159942

p (65) 6447.3388 f (65) 6345.7247

Co. Reg. No. 197501065W GST Reg. No. M2-0021986-4

INVOICE DATE : 22-FEB 2019

R.A. No. 55005395 / JOE RAHMAN

| | | | |
|----------------------|------------------------------|-----------------------|---------------------------------|
| TITLE | : MR | KILOMETER OUT/IN | : 22402 / 22472 |
| AUTHORIZED DRIVER | : LOW WAI LEONG TERENCE | KILOMETER DRIVEN | : 70 |
| NRIC/PASSPORT NO. | : S8309170C | PETROL LEVEL OUT/IN | : FULL / FULL |
| MAKE & MODEL | : HYUNDAI ELANTRA 1.6 | DATE & TIME OUT | : 19-FEB 2019 11:45 |
| CAR REGISTRATION NO. | : SLL5715H / UNIT #: 0002895 | DATE & TIME IN | : 21-FEB 2019 18:15 |
| CAR GROUP GIVEN | : G | CHECK IN LOCATION | : SHORT TERM-HQ (SIN55)-THRIFTY |
| CAR GROUP CHARGED | : F | NO. OF DAY(S) CHARGED | : 2 DAY(S) 7 HOUR(S) |

| DESCRIPTION | UNIT PRICE (SGD) | UNIT | AMOUNT BEFORE GST (SGD) | GST @ 7% | AMOUNT (SGD) |
|---|------------------|------|-----------------------------|---------------|----------------|
| INSURANCE CLAIMS RATES 2017 | | | | | |
| 2 DAY(S) @ \$70.00 / DAY | | | 140.00 | 9.80 | 149.80 |
| 5 HOUR(S) @ \$14.00 / HOUR | | | 70.00 | 4.90 | 74.90 |
| WAIVED EXCESS HOURS DUE TO CAR REPAIR PICK UP INFORMED LATE | | | -70.00 | -4.90 | -74.90 |
| SUB-TOTAL | | | 140.00 | 9.80 | 149.80 |
| REMARKS: BMW OWNER SMH1520M PML CSA HAN | | | TOTAL (SGD) : | 140.00 | 9.80 |
| | | | | | 149.80 |
| * ITEMS NOT SUBJECT TO GST | | | | | |
| | | | MC XXXXXXXXXXXXX2639 | | -149.80 |
| | | | BALANCE DUE | | 0.00 |

NOTE:

I/WE HEREBY AGREE TO THE TERMS AND CONDITIONS AND BE HELD LIABLE FOR ALL AMOUNT DUE UNDER THIS AGREEMENT; ALL TRAFFIC FINES INCLUDING ADMIN FEES INCURRED DURING PERIOD OF HIRE; ANY COSTS INCURRED BY SIME DARBY SERVICES PTE LTD FOR MY FAILURE TO REPORT ANY ACCIDENT WITHIN 24 HOURS. FINAL CHARGES IS SUBJECT TO FULL INSPECTION OF THE VEHICLE BY A COMPANY REPRESENTATIVE.

wirecard

HERTZ - ALEXANDRA
305 ALEXANDRA ROAD
#03-05 VANTAGE AUTOMOTIVE CENTRE
SINGAPORE 159442DATE/TIME: 22/02/19 11:31:06
MID: 000888100063996
TID: 39263134 INV: 012189
BATCH: 003832 TRACE: 020099
ORDER: 012189-003832020099
APR/AUTH CODE: T33140

MOTO SALES

MASTER **** * 2639
ENT: Manual REF: 000011020099

BASE : S\$ 149.80

TOTAL : S\$ 149.80

HIRER'S AND/OR ADDITIONAL DRIVER'S SIGNATURE

Prir

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
ACCORDING TO THE CARD ISSUER AGREEMENT
**** CUSTOMER COPY ****

Entered by Nur Ezham Omar



**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-19-012622

Date of Request: 22/01/2019

Your Ref No: Online Purchase

Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Dear Sir/Madam,

Enquiry Date 22/01/2019
Enquiry By Melanie Setiawati
TP Vehicle No. SKJ5841Z
Accident Date 21/01/2019

Enquiry Result

| TP Vehicle No. | Insurer | Period of Insurance | Insurer Tel. No. |
|----------------|----------------------|-----------------------|------------------|
| SKJ5841Z | Lonpac Insurance Bhd | 19/04/2018-18/04/2019 | +65 62507388 |

Thank You.

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

This is a computer generated document and requires no signature.

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

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

TAX INVOICE

Our Ref No: GR-19-012622
Date of Request: 22/01/2019

Your Ref No: Online Purchase

Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Dear Sir/Madam,

Enquiry Date 22/01/2019
Enquiry By Melanie Setiawati
TP Vehicle No. SKJ5841Z
Accident Date 21/01/2019

| 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

Name of Producer:

SD CONTEGO SERVICES (A1429)

Date of Issue:

14 Jan 2019

Cover Note No.:

C0091418

Quotation/ Proposal/ Policy No.:

The Insured mentioned in the Schedule, having proposed for insurance in respect of the Motor Vehicle described in the Schedule, is hereby HELD COVERED under the terms of the Company's usual form of Motor Policy applicable thereto for the period mentioned in the Schedule unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium payable for such insurance will be charged for the time the Company has been on risk.

Details of Schedule

| | | |
|--|------------------------------|-----------------------|
| Name of Insured: | LOW WAI LEONG TERENCE | |
| Period of Insurance: | From: 14 Jan 2019 13:49 | To: 13 Jan 2020 23:59 |
| Registration No.: | | |
| Make and Model: | BMW X1 SDRIVE18i RL | |
| Type of Body: | SUV | |
| Capacity/Tonnage: | 1499 | |
| Year of Manufacture/Registration: | 2018/2019 | |
| Chassis No.: | WBAJG12060EN51150 | |
| Engine No.: | 41995512B38B15A | |
| Sum Insured: | MARKET VALUE AT TIME OF LOSS | |
| Name of Finance Company: | UNITED OVERSEAS BANK LIMITED | |
| Type of Plan: | Comprehensive | |
| Excess: | \$800 | |

The Motor Vehicle (Third Party Risks and Compensation) Act (Cap 189), Motor Vehicles (Third Party Risks and Compensation) Rules, 1960, Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia), and any subsequent revisions to the above Acts and Agreements.

I/We hereby certify that this Cover Note is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Not valid unless counter-signed by authorized person.



Date: 14 Jan 2019 13:49



For and on behalf of

LIBERTY INSURANCE PTE LTD
IMPORTANT NOTICE

Administrative Charge is payable for Cover Note issued and Policy not taken up.

Subject to Premium Payment Warranty Clause.

This Cover Note is issued for TEMPORARY USE only and is valid for 30 days from the date of issue, unless replaced by a Certificate of Insurance issued by the Company.

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. **S8309170C**



Name

LOW WAI LEONG TERENCE

Race

CHINESE

Date of birth

21-03-1983

Country/Place of birth

SINGAPORE

Sex

M

S8309170C



NRIC No. **S8309170C**



Date of issue

19-11-2016

Address

**61 CHESTNUT AVENUE
#10-07
SINGAPORE 679522**

5673131

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number **S8309170C**

Name

LOW WAI LEONG TERENCE

Birth Date **21 Mar 1983**

Issue Date: **30 May 2003**



1000516231B

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

PASS DATE

Class 3 Motor Cars and Motor Tractors the weight of
which unladen does not exceed 2500 kilograms

30 May 2003

NP 428A



Licence No: **S8309170C**