

021937

8 January 2020
Chee Wee Hing
7 Jalan Buloh Permais
Singapore 457665
~~QWV~~

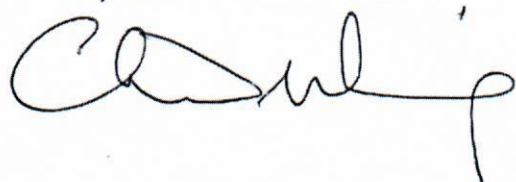
AIG
Autoplus Private Vehicles
Policy No 1900003062
Vehicle Reg. No. SKR 4314T
Next period of Insurance: 6 Feb. 2020 to 5 Feb 2021

Dear Sir, Request for review of Renewed Premium

I have been told to submit the attached forms 1) Private Settlement 2) Mutual Settlement form for Motor Accident to you to review the "No Claim Discount". The attached forms showed that the minor accident was amicably settled privately and I did not make any claim for AIG. In fact I spoke with one of your officers in June 2019 last year and was told that I am eligible for 50% no claim discount in the next renewal of the policy.

I should be grateful if you review my policy as soon as possible.
Thank you.

Yours truly,





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PRIVATE SETTLEMENT

1. Details of accident occurring as follows :

a. Location : Carpark Terminal 2 Changi Airport

b. Date / Time : 30 May 2019 @ 6:45am

2a. Motor-vehicle registration no. : SKR 4314T

Owner by : Chee Wern Ling and Driver by Mrs Chee Keng Soon
(Name & Nric / Passport No.) (Name & Nric / Passport No.) S0077223B

2b. Motor-vehicle registration no. : SFP 2382D

Owner by : Joyride Car Rental Pte Ltd and Driver by Muhamad Shameer Bin Abdullah
(Name & Nric / Passport No.) (Name & Nric / Passport No.) S9215643Z

3. There are no personal injuries or death involved.

4. The parties have agreed to settle this matter amicably as follows :

a. Without admission of liability, Chee Wern Ling (Party paying compensation) will pay to Joyride Car Rental Pte Ltd (Owner receiving compensation) a sum of S\$1,224.08 (w/ GST) being full and final settlement of all damages and costs suffered and incurred in respect of the damages caused to his / her motor-vehicle.

b. Joyride Car Rental Pte Ltd (Owner receiving compensation) undertakes not to, at any time, bring any action or claim on account of the loss or damaged to his / her motor-vehicle nor in respect of any direct or indirect damaged arising out of the accident.

5. Both parties have not and will not make a police report of this accident.

PAYING PARTY

Name : Mrs Chee Keng Soon

Nric / Passport No. : S0077223/B

Contact No. : 62417096

Signature : KS Chee

OWNER RECEIVING COMPENSATION

Name : Joyride Car Rental Pte Ltd

Nric / Passport No. : _____

Contact No. : 67457367

Signature : [Signature]



MUTUAL SETTLEMENT FORM FOR MOTOR ACCIDENT

AIG

1. WE, THE UNDERSIGNED HEREBY AGREE TO MUTUALLY SETTLE AMONG OURSELVES A MOTOR ACCIDENT AS FOLLOWS:

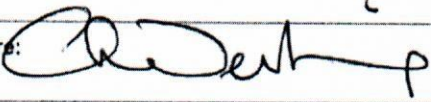


Date / Time:	30 May 2019
Along:	Carpark Terminal 2 Changi Airport
Involving Vehicle Number(s):	SKR 4314 T & SFP 2382 D

2. BOTH PARTIES HAVE AGREED TO SETTLE THIS MATTER AMICABLY AS FOLLOWS:

*Delete (A) and (B) as applicable.

(A) Neither party shall be liable to compensate the party for any loss or damages (direct or indirect) incurred or to be incurred as a result of the accident.

(B) Without admission of liability, Mrs. Chee Keng Soon (Name) (Party paying compensation) has paid a sum of \$S1,224.08 (w/GST) (Amount) which Joyride Car Rental Pte Ltd (owner of vehicle receiving compensation) herewith acknowledge receipt in full and final settlement of damages and costs incurred as a result of this accident.

Signature: 	Signature: 	
Name: <u>Che Wern Ling</u>	Name: <u>Jiam Yau Hong</u>	
I/C No: <u>S1599124 J</u>	I/C No: <u>G6643904 L</u>	
Address: <u>7, Jln Buloh Perindu S(457665)</u>	Address:	
Vehicle No.: <u>SKR 4314 T</u>	Vehicle No.: <u>SFP 2382 D</u>	
Contact No.: <u>62417096 / 9455263</u>	Contact No.: <u>67457367</u>	
Date: <u>29 July 2019</u>	Date: <u>30 July 2019</u>	

AUTOPLUS PRIVATE VEHICLE

Policy No. : 1900003062-01 V1
 Vehicle Registration No. : SKR4314T
 Next Period of Insurance : 06 Feb 2020 to 05 Feb 2021

64193000-
 Attn. Claims Dept.

Date : 09 Dec 2019



Scan this QR code to renew
 online or visit
www.aig.sg/renew

CHEE WERN LING
 7 JALAN BULOH PERINDU
 SINGAPORE 457665

RENEWAL PREMIUM

After 5.00% Loyalty Discount & 10% No Claim Discount

Premium (incl. GST): \$1,837.56 + Loyalty Home Cover \$101.65

Premium Payable: \$1,939.21

ABOUT THE COVER

Sum Insured : Market Value
 Insuring with COE/PARF : Yes Off Peak Car : No
 Driver Restriction : NA
 Age Condition : All Age Condition
 Key Benefits :
 Act of God, Waiver of Excess, PA Insured- \$50000, PA to Authorised Driver / Unnamed Passengers- \$10000, Strike, Riots and Civil Commotions, In-Car Camera Excess Waiver, Dealer (First 3 years from original registration) + AIG Authorised Workshops, Key Replacement Cover- \$800, Loss of Use 1500cc - 1600cc Optional

EXCESS

Section 1
 Fire - \$0 Own Damage - \$1000 Theft - \$0 Flood Cover - \$1000
 Section 2
 Property Damage - \$0
 Windscreen : \$100
 Named Driver
 CHEE WERN LING - \$1000 (Own Damage), \$1000 (Flood Cover)

CHANGES TO POLICY

Please refer to your existing policy documents for full terms and conditions which will be unchanged unless otherwise stated.

IMPORTANT NOTICE

- It is your duty to disclose in this Renewal Notice, fully and faithfully, all the facts which you know or ought to know in respect of this proposed insurance and to ensure that all information provided to AIG Asia Pacific Insurance Pte. Ltd. (AIG) is accurate and updated. Information that you should disclose to AIG would relate to the vehicle and to you or your authorised driver(s). Examples of such information include a change in occupation or nature of business, a change in claim experience, revocation/suspension of driver licence/ 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 could result in additional premium being payable by you and different terms and conditions being applied to your policy. If such information is not disclosed to AIG, your policy may be void and you may not receive any benefits under the policy.
- All modifications made to the Vehicle must also be declared to AIG and is subject to AIG's acceptance. If accepted, additional terms and conditions may apply. If you fail to disclose such modifications to AIG, your policy may be void and you may not receive any benefits under the policy.
- In addition to the policy Excess, Young, and/or Inexperienced Driver Excess (YIDR) of \$3000 (before GST) will apply to you or your authorized driver who is below the age of 23 (in the case of All Age Condition policies) and/or has less than 2 years' driving experience. The YIDR Excess is not applicable to (i) Named Driver policies and (ii) any other policies which expressly exclude the YIDR Excess.
- If your policy is subject to Driver's Age Condition, we will indemnify you or any authorised driver only if he/she meets the specified age condition. Please refer to the policy terms and conditions.
- If any accident occurs any time during this renewal notice and the expiry of your current policy resulting in a claim or if AIG increases its claims reserve on an existing claim on or before the expiry of your current policy, the renewal terms quoted on this notice may be revised or AIG may choose to withdraw this renewal offer.
- If you have the NCD Protector benefit, please note that the NCD protected under this benefit is not transferrable to any other insurer and an offer to renew your policy is not guaranteed.
- If you have a comprehensive policy, windscreen cover will be automatically reinstated after each windscreen claim at no additional premium. Excess applies unless otherwise stated in the policy terms and conditions.
- If your policy is a private car policy, all third party liability incurred by your authorised driver will be settled by AIG, if payable, even if your authorised driver owns a vehicle insured by another insurer.
- In the event more than one discount applies to your quotation, AIG reserves the right to cap the total discount which will be applied to the quotation.
- To avoid road tax late payment penalty, your renewal and payment instructions must reach AIG at least 14 working days prior to expiry of your current policy. Please do not send the original road tax disc via mail as AIG will not be responsible for the loss of the road tax disc or delay in the road tax renewal.
- Please be reminded that driving or permitting someone to drive an uninsured vehicle may result in suspension of driver's license, fine and/or imprisonment.
- 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.sg or www.gia.org.sg or www.sdic.org.sg)

Policy No. : 1900003062-01 V1

Date : 09 Dec 2019

UPDATES TO POLICYHOLDER'S / VEHICLE INFORMATION (If this section is not filled, please take it that I have nothing to declare/update.)

Occupation/Nature of Business : _____ NRIC/Passport : _____ Driving Experience: _____ (yrs) _____ (mth)

Marital Status (Please tick) ☐ Single ☐ Married ☐ Others _____ Contact No.: (HP) _____ (H) _____ (O) _____

New Address : _____ S (_____) Email: _____

Record of Revoked/Suspended Driving Licence (If yes in last 10 years, please provide details.): _____

At Fault Claim* experience in last 3 years (other than claims incurred under this Policy): _____

*At Fault Claims refer to claims which result in the reduction of No Claim Discount (NCD) [including claims where NCD is not affected only due to the NCD Protector benefit]

Vehicle modifications/conversion/customisation and/or alteration (including addition of accessories): _____

Physical impairment or illness affecting driving ability _____

Change in vehicle usage (e.g from private use to hire and reward) _____

I/WE WISH TO RENEW THE ABOVE POLICY (Please tick the boxes where applicable.)

☒ for one year as per renewal notice and add Loyalty Home Cover at \$101.65 incl. GST (insured property per policyholder's residential correspondence address in the policy) with the following changes (please tick the boxes where applicable)

☐ With the above update(s) to my/our personal, vehicle and driver(s) information

☐ With no update to my/our personal, vehicle and driver(s) information

PAYMENT MODE

Policy No: 1900003062-01

Premium Payable: \$ 1,939.21

Renew online at www.aig.sg/renew (preferred) or select one of the following payment modes:

☐ **Cheque** Please make cheque payable to: **AIG Asia Pacific Insurance Pte. Ltd.** Bank _____ Cheque No. _____

☐ **Credit Card** (MasterCard / Visa)

I/We hereby authorise AIG Asia Pacific Insurance Pte. Ltd. (AIG) to charge the above premium to the following credit card. Where a third party credit card is used, I/We declare that the cardholder has authorised and consented to its use. If the below boxes are not ticked, please take it that I have opted for full payment.

☐ Lump Sum Payment

☐ 6 Monthly 0% Interest Installments with DBS/ POSB/ UOB/ Citibank Credit Card*

☐ 12 Monthly 0% Interest Installments with DBS/ POSB/ UOB/ Citibank Credit Card*

Name as on card _____

Card No. - - - Card Expiry Date:

* Not applicable for corporate cards and DBS AMEX/ Black cards. Subject to the relevant bank's terms and conditions. Please note that administrative fees may be imposed by the relevant bank in accordance with its respective terms and conditions in the event of premature cancellation or termination of the IPP and/ or credit card account. Instalment is only applicable for New Business and Renewal with annual premium above \$300.00.